Missing in (Climate) Action? Displaced Communities and the Search for Durable Solutions

Bangladesh as a loss and damage case study

Researching Internal Displacement

REFUGEE LAW INITIATIVE | SCHOOL OF ADVANCED STUDY UNIVERSITY OF LONDON

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Note: Given the scope of this project, there are likely to be gaps in our coverage of relevant development activities in the Satkhira District and elsewhere in Bangladesh. If there is important work related to this project that should be brought to the attention of the lead author, please contact him via email above.

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Hajinagar, Tongi. Photo by Tanjib Islam, 2024

Executive Summary

This research report examines the relationship between climate-related loss and damage, displacement and durable solutions to displacement. Field research conducted in autumn 2024 in three different displacement contexts in Bangladesh – rural, peri-urban and urban – illustrates how losses and damages resulting from climate change can be both a direct cause and a severe consequence of displacement, shattering lives and eroding human rights. Our research also highlights promising 'good practice' interventions led by Bangladeshi civil society that help people living in protracted displacement to progress towards a durable solution.

Foregrounding the voices of the displaced people we met and interviewed, our three case studies illustrate the causal nexus of loss and damage and displacement. Displacement can arise from loss and damage – for example, loss of dwellings, land and livelihoods. At the same time, displacement, itself, is experienced as loss and damage – separation from home, community, way of life and ancestral lands, and disruption to school, healthcare and other needed services. Displacement also often leads to further losses and damages – impoverishment, discrimination, heightened exposure to environmental hazards and socioeconomic risks and long-term impacts on physical and mental health.

Displacement triggers human rights obligations, requiring states and other actors to provide protections throughout the displacement lifecycle – from prevention and planning, to human rights protection during displacement, through to rights-affirming solutions to displacement. Yet, durable solutions programming is rare, with the needs of people living in situations of protracted displacement in the context of climate change often underacknowledged by governments and development actors.

In Bangladesh, displacement frequently happens anonymously, with a high proportion of displaced persons unable to access critical humanitarian and development support. A significant contributing factor is the lack of a comprehensive government displacement-tracking matrix integrated with programming to identify and register internally displaced persons (IDPs) and protect their human rights throughout the displacement cycle. As a result, displacement often becomes protracted, with loss and damage sometimes cascading across generations.

Our findings indicate that some of the most severe losses and damages from displacement arise from erosive coping behaviours adopted by IDPs to survive in the absence of protective assistance from government and civil society – in other words, actions and consequences that could have been prevented or minimised through well-planned programming. Moreover, many of the unresolved problems associated with displacement – such as inadequate shelter and a lack of government services, including access to fresh drinking water – worsen over time due to the growing impacts of climate change.

IDPs are often at risk of secondary displacement due to increased hazard exposure and socioeconomic vulnerability. Many we interviewed also described being involuntarily immobile – wanting to leave their places of displacement but finding no rights-affirming pathways, including the financial means or requisite development support needed to return to their places of origin or resettle elsewhere. The absence of safe havens compounds the anguish and trauma associated with displacement, as described by several respondents.

‘Good Practice’ Interventions

Fortunately, as spotlighted in our report, there are also ‘good practices’ in development and adaptation interventions that can support people living in protracted displacement to begin to address losses and damages of displacement and move towards a durable solution.

The promising practices from Bangladesh can serve as examples for development actors within and beyond Bangladesh, and many should be scaled where appropriate.

Some of the key ‘good practice’ themes that emerged from our research are:

The importance of a multifaceted programmatic approach to addressing displacement: The multidimensional impacts of displacement in the context of climate change require a multifaceted response, programming that addresses the broad range of losses and damages associated with displacement. A traditional ‘durable solutions framework’, encompassing livelihoods, education, health, access to services and secure land and housing tenure, can be effective in addressing loss and damage, enhancing agency, and supporting self-sufficiency.

Empowering women and girls: In the programmes we observed, centring women and girls in education, livelihood and community development programming proved transformational, not only for the women and girls participating but also for their households and communities.

The value of mental healthcare programming: The direct impacts of climate change, displacement and related losses and damages can adversely affect mental health, impacting individual, household and community wellbeing and eroding self-sufficiency. A multi-tiered approach to mental healthcare, involving community-level outreach and education, group and family counselling, individual therapy and psychiatric care, can help restore wellbeing and agency whilst advancing the goals of other solutions workstreams, such as those promoting gender equality and livelihoods.

Finding solutions ‘in community’: A significant source of loss experienced by IDPs is the separation from home, their community and traditional support networks. Two of our case studies showed how programming that strengthens community solidarity in locations of resettlement is critical to addressing losses and building resilience. Additionally, many of the positive gains we observed took place ‘in community’, where participants developed valuable skills, such as communication, leadership and planning, along with a greater sense of confidence. Once again, the gains were particularly notable for women and girls.

The Principles for Locally Led Adaptation (LLA Principles): Our findings illustrate how the ‘good practice’ approaches to climate adaptation codified in the LLA Principles can lead to more effective and equitable outcomes aligned with community needs and priorities. By shifting power, resources and decision-making to local communities, adaptation programming guided by the LLA Principles can help reduce waste and prevent the harmful impacts of ‘top-down’ interventions whilst creating more productive engagement among communities, local governments and development actors.

Ensuring that 'solutions' are risk-informed: In the context of climate change, solutions planning and programming must be risk-informed, anticipating and building resilience to future climate risk. Climate risk assessment and planning are often absent from conventional durable solutions frameworks, which must evolve to integrate more effectively with climate change adaptation and disaster risk reduction efforts.

Durable solutions as a 'progression': Durable solutions are sometimes described as a 'process' or a 'progression', partly for pragmatic reasons, given the sometimes-immense challenges of resolving the breadth and depth of displacement impacts. Our findings suggest that even when pursued as a more gradual iterative process, helping people get on a pathway towards resolving the adverse impacts of displacement can generate positive benefits for displaced populations – and even begin to transform lives and communities.

Enabling people to 'stay with dignity': Work undertaken by an NGO in the northwest *char* region illustrates how a multifaceted approach to supporting *in-situ* adaptation can be effective in climate-vulnerable areas, helping people develop the capabilities needed to remain in their areas of habitual residence, even after displacement. This supports mobility choice and mobility justice. Having the option to stay in a supportive environment is also critical in contexts such as Bangladesh, where few rights-affirming alternative pathways exist.

Supporting migrant agency and choice: Migration, along with planned relocation, has the potential to help avert, minimise and address loss and damage, including that related to displacement. However, in practice, consent-based, rights-affirming planned relocation is not yet available at scale, whilst labour migration and long-term migratory movements in Bangladesh can become maladaptive or erosive when undertaken as survival strategies. Programming designed to engage local governments in creating rights-affirming destinations for displaced people and migrants is highly valuable and should be supported. Additionally, programmes equipping prospective migrants with job skills training and information on opportunities and risks, legal rights and reputable labour brokers can strengthen migrant agency and choice whilst helping them avoid the highly exploitative and dangerous labour conditions documented in our study.

Other Recommendations (See Chapter 7 for a more comprehensive discussion)

Bangladesh

- As a top priority, the Government of Bangladesh (GoB) must implement the National Strategy on Internal Displacement Management (NSIDM) and Action Plan across relevant ministries and at all levels of government. In doing so, the GoB must address barriers to implementation created by a siloed government, such as the omission of the NSIDM and Action Plan from Bangladesh's first national adaptation plan (NAP), the National Adaptation Plan of Bangladesh (2023-2050), and the recently-released Third Nationally Determined Contribution (NDC 3.0) (MoEFCC, 2025).

- The 'good practice' interventions described above should inform planning and programming, especially the need for community-based approaches that can help prevent the poor outcomes we observed in the Ashrayan project's 'cluster village' programme (Chapter 3).

- The GoB must establish a process or mechanism to identify and register IDPs, provide rights protections during displacement and support IDPs in finding solutions. Absent this, it is difficult to see how Bangladesh will close the significant gaps between its obligations and commitments under relevant international frameworks. The Action Plan of the NSIDM calls for such a tracking mechanism, although the timeline may need to be accelerated given the urgent need to jumpstart durable solutions programming.

- The GoB and civil society should work in a coordinated manner to close programming gaps identified in this study in relation to displacement and the provision of solutions. This could be catalysed through the NSIDM framework, which calls for an 'all-of-society approach' to averting, minimising and addressing displacement.

- The GoB and civil society must join forces in preventing debt-bonded labour migration, human trafficking and other exploitative practices that prey on people made vulnerable through displacement and other adverse impacts of climate change. 'Good practice' interventions are detailed above and in Chapters 6 and 7.

The United Nations Framework Convention on Climate Change (UNFCCC)

Loss and Damage

- With the Fund for Responding to Loss and Damage (FRLD) and the Santiago Network for Loss and Damage now operationalised, both bodies, in their respective roles, must demonstrate their commitment and capacity to support programming that can avert, minimise and address losses and damages associated with displacement. Both bodies must support rights-affirming, consent-based and locally accessible programming that provides durable solutions to communities living in or at risk of protracted displacement.

- The Executive Committee of the Warsaw International Mechanism for Loss and Damage (WIM ExCom), and its Task Force on Displacement (TFD), should promote coherence in the work of the FRLD and the SNLD by facilitating a shared understanding of 'displacement' related to loss and damage, including the importance of a durable solutions approach to resolving displacement.

- The TFD should facilitate the development of technical guidelines on durable solutions and related 'good practices', supplementing existing technical guides, which don't address durable solutions to displacement in sufficient detail.

Adaptation

- Displacement, planned relocation, migration and other human (im)mobility challenges are cross-cutting concerns for both the Adaptation and Loss and Damage mechanisms in the UNFCCC.

- Loss and damage associated with displacement is, in part, a consequence of the present failure to invest adequately in climate adaptation.

- Very little UNFCCC climate adaptation funding has been allocated to preventing displacement, partly due to the onerous application and accreditation processes of the Green Climate Fund. This must change, given the crucial role of climate adaptation in averting and minimising displacement and related loss and damage.

The Sendai Framework for Disaster Risk Reduction (Sendai Framework)

- Since 2015, the Sendai Framework has made progress in mainstreaming approaches to averting, minimising and addressing displacement. However, state planning approaches to addressing displacement often lack detail and remain peripheral, especially concerning durable solutions, which are rarely mentioned in state disaster risk reduction plans.

- As the Sendai Framework approaches the end of its fifteen-year mandate in 2030 and negotiations begin on its possible extension or the creation of a new framework, states must commit to concrete and measurable programming to provide durable solutions to IDPs, starting with the identification and tracking of IDPs in need of human rights protections and durable solutions.

Further Research

As detailed in Chapter 7, there is a need for policy-relevant research in several areas, including:

- Promising programmatic approaches to advancing durable solutions to displacement in the context of loss and damage.

- The overlapping needs of IDPs, involuntarily immobile populations and others facing mobility challenges related to loss and damage.

- Approaches to providing rights-affirming, consent-based and well-supported pathways to both staying and leaving.

> ***When IDPs are invisible, our obligations to them are too easily sidestepped.***
>
> ***It is worth considering whose needs are served and whose are sacrificed by the failure to recognise protracted displacement and the obligations it entails. In the long run, might the primary beneficiaries be major greenhouse gas emitters, who, instead, should be included in an expanded definition of 'duty bearers'?***
>
> ***Fortunately, the 'good practice' programming of several NGOs in Bangladesh, along with Bangladesh's promising internal displacement policy framework, the NSIDM and Action Plan, demonstrate, in tangible ways, that a future of increasing losses and damages associated with protracted displacement is not inevitable.***
>
> *-Chapter 7, Conclusion*

Hajinagar, Tongi. Photo by Dyuti Tasnuva Rifat, 2024

Chapter 1

Displacement, Loss and Damage, Durable Solutions and the Goals of this Report

> *"DISPLACEMENT IS ONE OF THE MOST DETRIMENTAL OUTCOMES OF LOSS AND DAMAGE, ADVERSELY IMPACTING WELL-BEING AND THE ENJOYMENT OF FUNDAMENTAL HUMAN RIGHTS AND POTENTIALLY REVERSING DEVELOPMENT GAINS FOR COMMUNITIES AND ENTIRE NATIONS." (RID AND L&DC, 2023, P.5)*

Introduction

This study examines the nexus of displacement and climate-induced loss and damage, which are defined below. It argues that durable solutions to displacement (also defined below) must be central in efforts to avert, minimise and address loss and damage associated with climate change. Drawing on fieldwork conducted in Bangladesh across multiple displacement contexts, the study demonstrates how losses and damages resulting from climate change can both cause and be a consequence of displacement. The study further examines how, when not addressed, displacement can become protracted, leading to cascading losses and damages that can affect multiple generations of people.

The study also spotlights promising development and adaptation interventions by Bangladeshi civil society organisations that demonstrate the potential to advance lasting solutions for people displaced in the context of climate change. It shows that a multifaceted programmatic approach to addressing the impacts of displacement in the context of climate change, similar to what is called for in conventional durable solutions frameworks, can address losses and damages associated with displacement and, thereby, help people move towards a solution.

The report also examines how conventional durable solutions approaches to displacement need to evolve to remain relevant in the context of increasing climate risk. Our research findings are intended to inform policy and programming within and outside the United Nations Framework Convention on Climate Change (UNFCCC) Loss and Damage (L&D) mechanism.

'Loss and damage' refers to the adverse impacts of climate change that occur when greenhouse gas mitigation, climate change adaptation and disaster risk reduction efforts are insufficient or fail.

With humankind at risk of overshooting greenhouse gas emissions targets whilst underfunding climate adaptation and efforts to avert, minimise and address loss and damage, it is critical to see and acknowledge what failure and its consequences look like – and then develop the political will to change course.

Displacement triggers human rights and climate justice obligations. However, people displaced in the context of climate are often invisible in planning and programming.

Displaced people are often misnomered as 'migrants'. Moreover, the challenges faced by displacement-affected communities are sometimes rationalised and then dismissed as 'problems of poverty'.

Most of the displaced people we interviewed for this report are not registered or tracked as IDPs. They live without government support – in makeshift dwellings on roads, riverbanks, levees and urban informal settlements. Most have been displaced for years. Their displacements have become protracted.

This report foregrounds the voices of the displaced people we interviewed. Their lived experiences, retold in Chapters 3, 4 and 5, make evident the forced and human rights-eroding nature of displacement, their status as IDPs and their right to a solution.

Displacement, including that related to climate change, triggers human rights and climate justice obligations. However, as we argue below and throughout this report, people displaced in the context of climate change are often underacknowledged in policy and practice, and their needs are insufficiently addressed. Whilst a significant proportion of instances of internal displacements occurring in the context of disasters and climate change are captured in government data and made public through the Internal Displacement Monitoring Centre (IDMC) and its annual Global Report on Internal Displacement (GRID) (IDMC, 2025a), government data on people remaining in displacement (i.e. who have yet to find a solution) are incomplete. Most of the displaced people we interviewed for this report are likely excluded from official displacement stock figures in Bangladesh.[1] Their displacement status is unregistered. They live without government support – in makeshift dwellings on roads, riverbanks, levees and urban informal settlements. Most we interviewed had been displaced for years, and most live precariously. Their displacements have become protracted.

In some cases, displaced people are misnomered as 'migrants', people undertaking mobility more deliberately and voluntarily, a category of human mobility many authorities too easily dismiss as unentitled to or undeserving of support. Challenges affecting internally displaced persons (IDPs) and displacement-affected communities are sometimes rationalised as 'problems of urban poverty' not warranting the attention called for under relevant international and national frameworks, even though experts suggest that IDPs' problems are often more acute than those of non-displaced people within the same community (Ferris, 2024; IOM and Georgetown University, 2023; Betancur et al., 2024; Kälin and Chapuisat, 2017). Displacement in the context of climate change often becomes invisible, similar to how informal settlements, where many displaced people reside, have been rendered invisible in policy and mainstream narratives (Kamalipour and Dovey, 2019).

In light of these shortcomings in the discourse and data, this report foregrounds the voices of the displaced people interviewed. Their lived experiences, retold in Chapters 3, 4 and 5, make evident the forced and human rights-eroding nature of displacement. We hope that sharing these can help dispel harmful misconceptions that such movements might be voluntary or deliberate, undertaken to build economic resilience or as a climate adaptation strategy. These lived experiences of IDPs challenge us to reflect on the societal failures and injustices that can lead to displacement and allow displacement in the context of climate change to become protracted: poverty, social and political marginalisation; discrimination; inadequate state, intergovernmental, and civil society programming to avert, minimise and address displacement; and the failure of wealthy polluting nations to curb emissions and adequately fund climate adaptation and development. With humankind at risk of overshooting greenhouse gas emissions targets whilst underfunding climate adaptation and efforts to avert, minimise and address loss and damage, it is critical to see and acknowledge what failure and its consequences look like – and then develop the political will to change course.

The displaced people we interviewed for this report also shared stories of resilience – the will to survive and the desire to create a better future for themselves and their families. As will be shown in Chapters 4 and 5, many also described how they, their families and communities have benefited from the development projects we highlight. Such stories should remind us that even in higher-risk environmental displacement contexts, protracted displacement and its toll on present and future generations are not inevitable.

International Frameworks Discussed in this Report[2]

The United Nations Framework Convention on Climate Change (UNFCCC) (1992)

The 1992 UNFCCC is a global treaty that governs and coordinates global action to reduce greenhouse gas emissions, which cause climate change. It has become the parent agreement for more targeted climate change mitigation frameworks, including the Kyoto Protocol (2005) and the Paris Agreement (2015). Its scope has also evolved to include climate change adaptation as well as efforts to avert, minimise and address loss and damage from climate change. Mitigation, Adaptation and Loss and Damage are considered the UNFCCC's 'pillars' of climate action.

The Guiding Principles on Internal Displacement (1998)

A widely recognised international framework adopted by the United Nations in 1998, the Guiding Principles outline the rights and protections for internally displaced persons (IDPs) and provide guidance to governments, development and humanitarian organisations and other stakeholders for preventing and resolving internal displacement. Based on international human rights and humanitarian law, the framework addresses the entire lifecycle of displacement, encompassing the prevention of displacement, protection during displacement, and durable solutions.

The Inter-Agency Standing Committee (IASC) Framework on Durable Solutions (2010)

The IASC Framework constitutes an internationally recognised standard, providing guidance on how to help IDPs resume a normal life. It defines a 'durable solution' as having been achieved when internally displaced people have 1) returned home, integrated into their location of displacement or resettled elsewhere, and, 2) resolved all of the adverse impacts associated with displacement, including to secure home and land tenure, livelihoods, a decent standard of living, access to services. The framework includes detailed criteria for measuring progress towards and achievement of a durable solution.

The Sendai Framework for Disaster Risk Reduction (2015-2030)

The Sendai Framework is a voluntary, non-binding mechanism adopted by 187 UN states. It aims to reduce disaster risk and losses through the understanding of disaster risk, strengthening disaster risk governance, investing in disaster risk reduction and resilience, and enhancing preparedness for effective response and recovery. The framework recognises displacement as a key outcome and driver of disaster risk and emphasises the need for strategies to avert, minimise and address displacement.

The 2030 Agenda for Sustainable Development (2015)

Adopted by the United Nations General Assembly (UNGA) in 2015, the 2030 Agenda prioritises 17 high-level Sustainable Development Goals (SDGs) for achieving international peace and prosperity. It recognises displacement as a core development issue and a risk to the 2030 Agenda's commitment to "leave no one behind". The framework positions displacement as a cross-cutting issue to the SDGs and supports prevention and durable solutions for displacement. It integrates migration and displacement into national development planning and monitoring.

1.1 What it Means to be Internally Displaced in the Context of Climate Change

Speaking generally about the experiences of IDPs, including people in both conflict and disaster contexts, Walter Kälin and Hannah Chapuisat observe:

> Being internally displaced is a devastating experience. From one moment to the next, IDPs may lose their homes, livelihoods, assets, the security of community ties and much of what they cherished in their daily lives. Disoriented and frequently traumatised, often fleeing with no more than they can carry, most displaced people desperately look for safety, a place to stay, food to eat, clean water to drink and a minimum of medical assistance. Once these basic needs are addressed, they then seek livelihood opportunities, adequate housing, education for their children and access to basic services. Displacement shatters lives and it often takes a very long time to rebuild them (Kälin and Chapuisat, 2017, p.19).

As shown in our case studies, people displaced in the context of climate change can settle in areas that are still significantly exposed to climatic hazards, thereby swapping one set of exposures and vulnerabilities for another (Chapters 3, 4 and 5). Lacking the resources, capabilities and mobility pathways to resettle in safer and more rights-affirming places, many displaced people are at risk of secondary or recurrent displacement (Aycock, 2025). As our field research in this report demonstrates, they are also at risk of becoming involuntarily immobile, often lacking the necessary means and rights-supporting pathways to resettle in safer locations (see Chapters 3 and 4).

Poverty, marginalisation, discrimination, gender inequalities and other injustices often worsen over time. Without interventions by state and other development actors, displacement can become protracted, a situation in which displaced people "are prevented from taking or are unable to take

In its ground-breaking Advisory Opinion, the International Court of Justice (ICJ) identified displacement as one of the most 'severe and far-reaching' consequences of climate change.

Poverty, marginalisation, discrimination, gender inequalities and other injustices often worsen over time during displacement. Protracted displacement leads to further loss and damage.

Exposure and vulnerability play a crucial role in whether populations are displaced and the impacts of those displacements. Exposure and vulnerability also affect the duration of displacement.

Programming focused on delivering durable solutions to people displaced for climate-related reason is urgently needed – particularly at the local level, involving coordination between IDPs, local civil society and local government.

Some of the displaced people we interviewed also shared stories of resilience – the will to survive and the desire to create a better future for themselves and their families. Many described how they have benefitted from the 'good practice' programming spotlighted in this report.

The failure to address displacement and provide solutions appears to be an issue of priorities and political will, not one of insufficient data.

steps that allow them to progressively reduce the vulnerability, impoverishment and marginalisation they face as displaced people, in order to regain a self-sufficient and dignified life and ultimately find a durable solution" (Kälin and Chapuisat, 2017, p.4). The Guiding Principles on Internal Displacement (hereinafter the 'Guiding Principles'), which clarify state and other stakeholder obligations to people displaced within countries, defines internally displaced people as:

> ...persons or groups of persons who have been forced or obliged to flee or to leave their homes or places of habitual residence, in particular as a result of or in order to avoid the effects of armed conflict, situations of generalised violence, violations of human rights or natural or human-made disasters, and who have not crossed an internationally recognised border (OHCHR, 1998).

The Guiding Principles, described as a "bill of rights for internally displaced persons" (Casalin, 2018, p.42), derive their authority from their foundation in international human rights law. The drafters ostensibly sought not to create new human rights standards but to summarise how international human rights law applies in contexts of internal displacement (Cantor and Sánchez-Mojica, 2025; Scott and Salamanca, 2020). For the purposes of this report, and paraphrasing the definition of displaced persons in the Guiding Principles, we define people displaced in the context of weather-related disasters and climate change as: *having been forced or obliged to flee or leave their homes or places of habitual residence or who have been evacuated in order to avoid the effects of sudden- and slow-onset hydrometeorological events and processes – events and processes that may be caused or exacerbated by climate change.*

Most people displaced in the context of climate change remain within their own countries. IDMC reported a record 45.8 million disaster displacements in 2024, with climate change "driving more severe and frequent hazards that drive people from their homes" (IDMC, 2025a, p.9).

As noted by the Special Rapporteur on the human rights of internally displaced persons, "[t]he relationship between the adverse effects of climate change and internal displacement is complex, as it involves the interplay of various triggers and drivers of displacement rather than a direct causal pathway" (UNGA, 2023, para.43). Climate change may increase the intensity and/or frequency of seasonal weather hazards and can turn previously rare weather events into common occurrences (Qiu et al., 2025), such as extreme and prolonged seasonal heatwaves or flooding. Critically, weather and its environmental impacts are generally not the sole drivers of climate-related displacement.

Human factors also determine the extent to which populations are exposed to environmental hazards (such as development practices, housing policies and discrimination) and are vulnerable to those hazards (for example, due to poverty, intersectional injustices or lack of government services). Exposure and vulnerability play a critical role in whether (and which) populations are displaced and the impacts of those displacements (IPCC, 2022). In both disaster and conflict contexts, exposure and vulnerability also affect the duration of displacement (Desai, 2025). Context also matters: exposure and vulnerability can, in certain circumstances, contribute to other human (im)mobility outcomes, such as involuntary immobility (Guadagno and Yonetani, 2022).

It is for these reasons that we speak of displacement and other human mobilities 'in the context of climate change'. Environmentally deterministic terms, such as 'climate displacement', 'climate migration', or 'climate-induced mobility', overlook or obscure the multicausal and context-specific nature of human mobility. Understanding these complexities is vital to efforts to avert, minimise and address loss and damage associated with displacement and other mobility challenges in the context of climate change.

There is no shortage of warnings and reminders about the adverse impacts of displacement. In its ground-breaking Advisory Opinion on the Obligations of States in respect of Climate Change, the International Court of Justice (ICJ) identified displacement as one of the most 'severe and far-reaching' consequences of climate change (International Court of Justice, 2025, para. 73). A policy brief, released ahead of the 28th Conference of the Parties to the UNFCCC (COP28) on behalf of approximately forty organisations, noted, "Climate-related displacement, both within States and across borders, undermines human rights, wellbeing and development, resulting in a broad range of adverse impacts on individuals, communities and societies, raising important questions and concerns regarding climate justice" (RID and L&DC, 2023). Similarly, a submission to the Warsaw International Mechanism's Taskforce on Displacement observed, "[D]isplacement often exacerbates the systemic inequalities and related conditions of vulnerability that marginalised individuals, groups and communities already face. This is a particular concern in fragile areas where adaptive capacity is limited and communities face complex conditions of risk" (PDD, 2023, p.2).

Brahmaputra and Jamuna River. Photo by Steven Miron, 2022

Yet, displacement and the special needs of IDPs are often overlooked in policy and practice. This would not seem to be simply, or even primarily, a problem of insufficient data on the scope and adverse impacts of displacement. IDMC's annual GRID report is highly respected and closely monitored. Whilst IDMC acknowledges data gaps and areas of likely undercount (and is working to address these), the figures it publishes annually, along with the alarming long-term trends they point to, garner significant attention worldwide (IDMC, 2025a). The failure to address displacement instead appears to be an issue of priorities and political will. The Special Rapporteur for the human rights of internally displaced persons and her co-authors lamented:

> We are puzzled by how evident, often stark, realities of the numerous protection risks and assistance needs faced by displaced persons can be overlooked and even outright dismissed. We are puzzled how those calling for attention – as we also do – to the specific needs of women, children and persons with disabilities, cannot extend that same logic to people forced to flee their homes (Betancur et al., 2024).

Recently, promising and potentially consequential initiatives have emerged to address protracted displacement and advance solutions for displaced people, although much of this work has been on conflict displacement contexts. Notable programmes include the two-year project undertaken by the Office of the Special Adviser on Solutions to Internal Displacement (2022-2024) (Office of the Special Adviser on Solutions to Internal Displacement, 2024), and the ongoing Periodic Global Report on the State of Solutions to Internal Displacement (PROGRESS) by the International Organization for Migration (IOM) and Georgetown University (2024). Another initiative, led by IDMC and IMPACT Initiatives, aims to develop and pilot area-based assessment tools. These tools will help identify entry points for development actors to deliver durable solutions at the community level (Riva et al., 2025). Like the PROGRESS initiative and the work done by the Special Advisor's office, the focus of the IDMC-IMPACT project has been on conflict displacement contexts. Given that displacement for climate-related reasons is likely to increase substantially, projects such as these, which focus on delivering durable solutions to people displaced for climate-related reasons, are urgently needed – particularly at the local level, scaled appropriately to the needs of displacement-affected communities, involving coordination between IDPs, local civil society and local government.

1.2 The Nexus of Loss and Damage, Displacement and Durable Solutions

Understanding the relationship between loss and damage and displacement is critical to assessing the full impact of loss and damage nationally and locally and is vital to the development of programming intended to avert, minimise and address displacement.

1.2.1 What is 'loss and damage'?

'Loss and damage' refers to the adverse impacts of climate change that occur when greenhouse gas mitigation, climate change adaptation and disaster risk reduction efforts are insufficient or fail.

Losses and damages are often described in terms of 'economic loss and damage (ELD)' and 'non-economic loss and damage (NELD)', a distinction intended to remind policymakers, funders, development actors, researchers and, indeed, polluters that not all harms caused by mitigation and adaptation failures are easily quantifiable in monetary terms. That, however, doesn't diminish the level of harm and the need for remedy or reparation for losses and damages in non-economic domains, such as psychosocial wellbeing, community cohesiveness, culture and other aspects of life valued by an affected community. Several studies, including the case studies in this report, demonstrate the limits of this binary. As Szaboova *et al*. observe, "non-economic losses can have paramount implications for the resilience and adaptive capacity" of people living in climate-affected contexts (2025, p.10). Moreover, because losses and damages can cascade to create further losses and damages, this "problematic dichotomy" easily reaches the limits of its utility in contexts where loss and damage are multifaceted (van Schie et al., 2024, p.1).

Within the UNFCCC, Loss and Damage (capitalised) refers to the climate treaty body's formal Loss and Damage mechanism and related negotiations. It includes three key initiatives (or mechanisms):

- The Warsaw International Mechanism for Loss and Damage Associated with Climate Change (WIM), established in 2013 to assist developing nations "address loss and damage associated with the impacts of climate change" by enhancing understanding, coordination and action;
- The Santiago Network for averting, minimising and addressing loss and damage (SNLD), created in 2019 with a mandate to "facilitate[e] access to knowledge, resources, and technical assistance needed to address climate risks comprehensively"; and
- The Fund for Responding to Loss and Damage (FRLD), established in 2023 with a mandate to "assist developing nations that are particularly vulnerable to the adverse effects of climate change in responding to economic and non-economic loss and damage associated with the adverse effects of climate change".

Respectively, these form the knowledge creation and policy, technical assistance and finance functions of the UNFCCC's Loss and Damage pillar of climate action (Miron, 2023b).

1.2.2 Loss and damage, displacement and other (im)mobilities in the context of climate change

With the inclusion of "displacement, migration and planned relocation" in the FRLD's scope (UNFCCC, 2023, Decision 1/CP.28), human mobility has been acknowledged as critical to efforts to avert, minimise and address loss and damage. Looking at displacement, we can see why:

Displacement can arise from losses and damages: for example, from loss of homes due to floods, cyclones, hurricanes or riverbank erosion; loss of rural livelihoods and the ability to earn a living; adverse health impacts from extreme heat or inadequate water and food, thereby threatening survival; or the need to preserve culturally essential ways of life (such as hunting and fishing) that are no longer sustainable on lands and in ecosystems facing environmental degradation.

Displacement can be, itself, a form of loss and damage; for example, separation from home and community, separation from ancestral lands and cultural centres, physical and mental health impacts, disruption or discontinuation of education, or the heightened security threats and risks of discrimination that often accompany displacement.

Displacement can lead to further loss and damage, thereby heightening vulnerability to climate change and resulting in direct and cascading impacts on affected populations (RID and L&DC, 2024; IPCC, 2022; IDMC, 2025a). These may include:

- Marginalisation of IDPs within places of resettlement
- Long-term exposure to environmental risks and health hazards
- Prolonged food and water insecurity
- Erosive coping mechanisms, such as the undertaking of debt-bonded labour migration or removing children from school to marry early or enter the workforce
- Risks of trafficking or other forms of exploitation of particularly vulnerable people, including women and children
- Risks from exposure to growing climatic hazards

Such risks are closely associated with protracted displacement, contexts where loss and damage can cascade across generations, as our case studies show.

However, human mobility can also be a source of resilience:

Rights-affirming and consent-based (im)mobilities have the potential to avert or minimise loss and damage. These include community-led planned relocation programmes; well-supported programmes that assist people to migrate in safety and with dignity; rights-supporting labour migration pathways that guarantee worker rights and a decent living; programmes that support the right to stay and, through investments in disaster risk reduction, climate adaptation and development, make it possible to stay with dignity (Boas et al., 2025).

Positive (im)mobilities such as these can also reduce the risk of displacement. However, a word of caution is needed. Whilst “mobility as climate adaptation” has attracted considerable interest from researchers and development actors, in practice, positive mobility outcomes are often elusive.

Top-down and/or coerced state-led processes (for example, planned relocations) and neoliberal approaches (unsupported autonomous migration) frequently prove to be maladaptive, eroding human rights and wellbeing, leading to further loss and damage (Finegold and Bower, 2025; Yee et al., 2024; Bergmann, 2024; Szaboova et al., 2023; Miron, 2023a; Vinke et al., 2020) (see Chapter 2 for a more in-depth discussion).

The Evolving Concept of 'Duty Bearers'

Rooted in international legal frameworks and norms, the principle of states as 'duty bearers' underpins their obligations to avert and minimise displacement within their borders and provide displaced populations with durable solutions (Kälin, 2023). International humanitarian and development actors have complementary earing roles (Norwegian Refugee Council, 2019).

Under the UNFCCC's principle of 'common but differentiated responsibilities and respective capabilities' (CBDR) (United Nations, 1992; UNFCCC, 2015), the concept of duty bearers may also extend to wealthy polluting nations on account of their outsized contributions to climate change and its adverse impacts on communities in developing and least developed countries, states that historically contributed little to the problem of climate change. The CBDR underpins multiple obligations, including the responsibility of wealthy polluting nations to fund climate adaptation efforts and efforts to avert, minimise and address loss and damage in the context of climate change. This includes adaptation and loss and damage programmes within the UNFCCC related to displacement.

The International Court of Justice's Advisory Opinion on the Obligations of States in respect of Climate Change (International Court of Justice, 2025) adds further legitimacy to an expanded understanding of 'duty bearer'. The Advisory Opinion recognised the validity and binding nature of the UNFCCC (1992), the Kyoto Protocol (1997) and the Paris Agreement (2015); the related principle of CBDR, which is foundational in these agreements; the duty of states to prevent significant environmental harm; the applicability of International Human Rights Law to harms caused by major polluters; and the right of those harmed by internationally wrongful acts to seek restitution and reparation.

Hajinagar, Tongi. Photo by Dyuti Tasnuva Rifat, 2024

1.2.2 'Durable solutions' in an era of loss and damage

A 'durable solution' is achieved when: 1) IDPs have voluntarily returned to their places of origin or resettled elsewhere, either in their location of displacement or in a new place; and 2) all of the adverse impacts of displacement have been resolved.

The concept of a 'durable solution', which originated within the refugee protection field, was intended to help determine when the needs of a refugee had been fully addressed. According to the IASC Framework on Durable Solutions for Internally Displaced Persons, a durable solution is achieved when 1) IDPs have voluntarily returned to their places of origin or resettled elsewhere, either in their place of displacement or in a new location; and 2) all of the adverse impacts of displacement have been resolved (IASC, 2010). As 'duty bearers', states only fulfil their obligations towards internally displaced persons when both criteria have been met.

Durable solutions are sometimes described as a 'progression'. Even as an iterative process, a multifaceted approach to durable solutions can yield positive benefits for IDPs.

Solutions must be climate risk-informed and therefore well integrated with climate change adaptation and disaster risk reduction efforts.

Field data from our study locations show the value of a multifaceted 'durable solutions approach' but also show why programming must be risk-informed and address the root causes of vulnerability.

The criteria for evaluating whether a durable solution has been achieved can vary slightly across different development organisations. Generally, criteria include safety and security, housing, livelihoods, an adequate standard of living, access to services and human and legal rights (RID and L&DC, 2024)[3].

The standards used to measure the achievement of a solution have been described as "a high bar" (Bower and Ferris, 2024), one that may sometimes be perceived as too daunting for poorer nations and development actors working under significant resource constraints. However, durable solutions are also thought of as a 'process' (IASC, 2010), a 'progression' (IOM, 2018) or a 'pathway' (Riva et al., 2025), in part for pragmatic reasons. Even as an iterative process where some elements of a durable solution are not immediately addressed (e.g. secure land tenure), a multifaceted approach to addressing the needs of IDPs can yield significantly positive benefits for displaced populations (Chapters 2, 4, 5 and 6). We recall Kälin and Chapuisat's definition of protracted displacement as situations in which IDPs "are unable to take steps that allow them to progressively reduce the vulnerability, impoverishment and marginalisation they face as displaced people, in order to regain a self-sufficient and dignified life and ultimately find a durable solution" (Kälin and Chapuisat, 2017, p.4). Relatedly, Kälin notes that progressing towards solutions involves "reversing the process of loss experienced by IDPs and reducing their need for assistance and protection" (Kälin, 2023, 286). As our case studies in Chapters 4 and 5 show, the value of helping IDPs and displacement-affected communities "reverse the loss" and progress towards a durable solution can be substantial. Even in the absence of a full intervention that addresses all the criteria of a durable solution, well-structured, multifaceted programming can help narrow the multidimensional gaps between IDPs and non-displaced populations, supporting the eventual integration of IDPs into their host communities (Ferris, 2024).

Hence, the sometimes daunting 'high bar' of a durable solution mustn't deter governments or development actors from engaging with people who would otherwise be left behind.

Yet, as has been argued elsewhere, the conventional durable solutions 'bar' may not be high enough when it comes to dealing with the challenges posed by climate change (Miron, 2025). Durable solutions approaches need to be risk-informed (Bower and Ferris, 2024) and closely integrated with disaster risk reduction as well as climate change adaptation efforts (Riva et al., 2025; RID and L&DC, 2024). Absent that, future hazard exposures might cause new losses and damages and the possibility of secondary or repeat displacements or other forced and erosive (im)mobilities. As our research indicates, it is also crucial to address underlying social inequalities and injustices; otherwise, displaced individuals are at risk of reverting to their pre-displacement socioeconomic conditions (Kelman et al., 2015; Oliver-Smith, 2012). Without addressing the underlying causes of vulnerability (such as poverty, over-dependence on climate-vulnerable subsistence livelihoods, gender inequality and a lack of social safety provisions), 'solutions' might be short-lived.[4]

Our case studies support each of these points: the value of a conventional multifaceted durable solution approach to displacement and the need for solutions to be risk-informed and address root causes.

1.3 Research Methodology and the Structure of this Report

Overview

There were several compelling reasons for choosing Bangladesh as the site of our research. As discussed in Chapter 2, Bangladesh faces significant environmental and socioeconomic challenges that are exacerbated by climate change. Displacement in the context of climate change is already substantial and is set to increase sharply in the years ahead. Sadly, protracted displacement contexts and displacement-affected communities are not too difficult to identify and research within the country.

Human mobility in the context of climate change is relatively well researched in Bangladesh. The country ranks second in the CliMig database in terms of the number of articles looking at climate-related mobility, behind the United States. Whilst the term 'displacement' occurs only sparingly in the human mobility literature on Bangladesh, many articles addressing 'migration', 'labour migration', '(im)mobility' and 'translocal lives' in the context of climate change present data suggesting the prevalence of displacement and other forced (im)mobilities, including the rights-eroding outcomes often associated with involuntary, low agency mobility (IPCC, 2022). As discourse on displacement, we find some descriptions of mobility in the context of climate change in Bangladesh to be inadequate. As data, however, the research literature on Bangladesh is rich.

Additionally, because our project aimed to spotlight 'good practice' interventions that might inform how displacement related to loss and damage is approached and prioritised in policy and practice, we required a research environment where development actors were working to progress people in protracted displacement towards durable solutions.

We believed that Bangladesh's civil society, whose work on climate change adaptation and development is respected and influential globally, would provide excellent examples of 'good practice' for our research. We were not disappointed.

Finally, although this report is sometimes critical of the Bangladeshi government's insufficient engagement on matters of displacement, we are nevertheless impressed with Bangladesh's efforts to integrate climate change adaptation and development into national and subnational policy frameworks. Bangladesh has now adopted a National Strategy on Internal Displacement Management (NSIDM) (2022–2042) and related Action Plan (2022–2042) (MoDMR, 2021; MoDMR, 2022), frameworks that, in our opinion, are 'gold standards' for addressing displacement in the context of climate change. The NSIDM is perhaps the only national framework on climate change currently available that addresses durable solutions in detail. As discussed in Chapter 2, the NSIDM and Action Plan have faced headwinds in gaining traction across ministries and at the subnational and local levels, although this may be changing, thanks to the efforts of the Refugee and Migratory Movements Research Unit (RMMRU), the civil society organisation that developed the frameworks. We hope that the evidence on displacement and 'good practice' interventions presented in this research report might, in some way, encourage progress towards full implementation of the NSIDM and its Action Plan.

1.3.1 Research methodology

Two criteria shaped our selection of field research locations. Firstly, we sought to conduct our research across a diverse range of contexts, including places of displacement related to loss and damage, as well as places of resettlement. By including both sending and receiving locations, we hoped to create a "composite view" of the displacement journey and life cycle. Secondly, we aimed to work in locations where we could identify potential 'good practice' programmes addressing the needs of displacement-affected communities and aligning with our focus on durable solutions.

We chose three locations for our qualitative research, which are described in detail in Chapters 3, 4 and 5:

Protapnagar Union: a climate-vulnerable rural area in the southwest coastal region, where cyclones, flooding and other climatic hazards frequently lead to displacement. There, we found a complex and empirically rich forced human (im)mobility context, inclusive of IDPs, people who had been involuntarily immobile and disaster-affected people who had been forced into debt-bonded labour migration as a survival strategy. Research data from Protapnagar led to several insights into the overlapping challenges and development needs of displaced and involuntarily immobile communities.

Mongla: a peri-urban town not far from Protapnagar, where, for decades, informal settlements have attracted people from the southwest coastal region, displaced or migrating in the context of disasters and climate change. Mongla also faces severe climate impacts, such as saline intrusion, which affects water security and health, potentially creating out-migration or secondary displacement pressures. Our research there aimed to understand the extent to which

community-based adaptation programming addressing localised impacts of climate change could help resolve some of the unresolved issues of displacement faced by communities. We were not disappointed.

Hajinagar: an informal urban settlement located in Tongi, north of the capital Dhaka, which was settled by displaced persons and poor migrants from across the country. We chose this informal settlement because of the relatively high proportion of residents who were previously displaced from rural areas by weather-related disasters. We were also interested in a programme to help Hajinagar's most marginalised residents, which had been started by an NGO a few years previously. The programme employed a multifaceted programmatic approach, similar to a conventional durable solutions framework, covering livelihoods, education, health and accessing government services. Programming also included strong mental health and community-building workstreams, interventions we believe are important to the provision of durable solutions in the context of climate change but which are relatively underresearched. We aimed to determine whether and how the programme benefited participants and impacted the community. The data collected from that programme were informative and encouraging.

Across the three locations, we conducted 61 semi-structured interviews with community residents, most of whom had been displaced, though in Protapnagar, people who had experienced involuntary immobility and debt-bonded labour migration were also interviewed. The interviews were conducted in Bangla by the research team's two Bangladeshi researchers. With the consent of the participants, the interviews were recorded, transcribed and translated into written English.

Manual narrative analysis was then employed to identify the major themes that ran through the interviews, as well as the differences within and across research locations and demographic groups. Additionally, all three members of the research team interviewed NGOs active in our three fieldwork locations. The findings presented in Chapters 3, 4 and 5 and accompanying analyses are the sole work of the research team. Community participants and NGOs did not contribute to or vet the research analysis and write-up.

1.4 Structure of this Research Report

To contextualise field research findings, following this chapter, the report reviews Bangladesh's national policy landscape, climate adaptation and development work relevant to displacement and the lives of displaced people in the country, as well as the academic research literature on and from Bangladesh (Chapter 2). That overview is followed by our three case studies – from Protapnagar Union, Hajinagar and Mongla (Chapters 3, 4 and 5). Our discussion and conclusion chapters (Chapters 6 and 7) provide deeper analysis and takeaways from the preceding Chapters, 2 through 4. These final two chapters synthesise several points raised in this project relevant to policy and practice, including:

- The dynamic relationship between displacement and loss and damage, showing how loss and damage can be both a cause and a severe consequence of displacement.
- The unfortunate under acknowledgement in climate-related policy, programming and research of displacement and its adverse impacts on human rights
- The insufficiency – and, in many cases, near absence – of durable solutions programming for people displaced in the context of climate change.
- The identification of 'good practice' and other promising development interventions that can help avert, minimise and address loss and damage related to displacement, and help people living in contexts of protracted displacement progress towards durable solutions
- How durable solutions approaches to displacement need to evolve to remain relevant in a world of increasing loss and damage
- The overlapping needs of IDPs and people facing other forms of forced (im)mobility
- How these findings are relevant to the UNFCCC's Loss and Damage and Adaptation mechanisms, the Sendai Framework, state policy, NGOs and researchers.
- The obligations of duty bearers, including states, major polluting nations and humanitarian and development stakeholder organisations concerning displacement

Endnotes

[1] IDMC distinguishes between "displacement flows", i.e. the total number of displacements that occur over a period of time (including multiple displacements of the same person) and "displacement stock", i.e. the total number of IDPs who remain displaced at a given time. IDMC acknowledges that because disaster data collection by authorities often stops days or weeks after a disaster event, data on people who remain displaced is often incomplete. IDMC has introduced methodological improvements to improve displacement stock estimates but acknowledges that its estimates are likely conservative (IDMC, 2025c).

[2] See Cantor and Sanches-Mojica (2025) for a discussion of the need for coherence across displacement regimes.

[3] The IASC's criteria are: (1) Long-term safety, security and freedom; (2) An adequate standard of living, including at a minimum access to adequate food, water, housing, healthcare and basic education; (3) Access to employment and livelihoods; (4) Access to effective mechanisms that restore their housing, land and property or provide them with compensation; (5) Access to and replacement of personal and other documentation; (6) Voluntary reunification with family members separated during displacement; (7) Participation in public affairs at all levels on an equal basis with the resident population; and (8) Effective remedies for displacement-related violations, including access to justice, reparations and information about the causes of violations (IASC, 2010: pp. 27– 44).

[4] For a more comprehensive discussion of 'durable solutions' to displacement in the context of loss and damage, see It's Time for Solutions: Addressing Displacement and other Human Mobility Challenges in the Context of Climate Change Loss and Damage (RID and L&DC, 2024).

Makeshift shelters built by IDPs on Jashore-Khulna Road. Photo by Steven Miron, 2024

Chapter 2
Displacement in Bangladesh

> *"IF YOU LOOK ATTENTIVELY, YOU WILL NOTICE A FEW PEOPLE WHO HAVE BEEN LIVING ALONG THE ROAD FOR A VERY LONG TIME."*
> *– A DISPLACED PERSON IN PROTAPNAGAR UNION*

Overview

With 175 million people living in an area of 130,000 km^2, Bangladesh is densely populated and occupies a topography and geography that are naturally prone to environmental hazards. Hazards triggered by sudden- and slow-onset processes are common, including cyclones, storm surge, sea level rise, salinisation, floods, riverbank erosion, drought and extreme heat (PDD, Kabir and Kamruzzaman, 2022; Chowdhury et al., 2021). However, climate change is contributing to the increasing frequency and intensity of such processes (Qiu et al., 2025), as well as the disasters that can follow. A combination of ecological exposure and socioeconomic vulnerability makes populations residing in the coastal areas on the Bay of Bengal, near major rivers throughout the country and in the country's northwestern highlands particularly vulnerable to loss and damage associated with climate change.

As disaster risks grow, the likelihood of displacement in the context of loss and damage also increases (IDMC, 2019). A study cited in Bangladesh's National Strategy on Internal Displacement Management (NSIDM) suggests that between "16 to 26 million people would move out from their places of origin in Bangladesh due to a number of climatic hazards" (MoDMR, 2021, p.1). Disaster displacement, fuelled by climate change, is on the rise. The Internal Displacement Monitoring Centre (IDMC) reported 2.4 million disaster displacements in Bangladesh in 2024, the third-highest number of disaster displacements ever in the country and the fourth successive annual increase. Of these, 1.1 million displacements were triggered by Cyclone Remal, though 80 percent of those were pre-emptive evacuations (IDMC, 2025).

IDMC reported 2.4 million disaster displacements in Bangladesh in 2024, the third-highest number of disaster displacements ever in the country and the fourth successive annual increase.

The Government of Bangladesh (GoB) lacks a process or mechanism to track whether displacements are eventually resolved. As a result, there is insufficient data on the number of people living in situations of protracted displacement.

People displaced for climate-related reasons are often not explicitly recognised as IDPs – a mobility status that should trigger the legal and moral obligations of state governments, development and humanitarian actors and wealthy polluting states.

Bangladesh is regarded as a leader in integrating climate change adaptation and development into national policy. It was the second country, after Vanuatu, to adopt a national framework on internal displacement in the context of climate change.

The National Strategy on Internal Displacement Management has had to overcome obstacles to gaining traction across Bangladesh's complex policy landscape and vast state bureaucracy. For example, it was not referenced in Bangladesh's National Adaptation Plan or the Nationally Determined Contributions (3.0), which were developed by a separate government ministry.

The civil society organization that developed the national strategy, RMMRU, is advancing important foundational work for the project, across government but also at the grassroots level.

The majority of the other disaster displacements in 2024 were due to monsoon flooding (IDMC, 2025b).

Although evacuations, such as those during Cyclone Remal, save lives, the trend line is still concerning. Displaced people who don't take refuge in storm shelters are likely to be undercounted in government data submitted to IDMC. Moreover, government data apparently do not capture the full extent of displacements from riverbank erosion and slow-onset events, which are significant drivers of disaster displacement in Bangladesh. IDMC is working with the Government of Bangladesh to close such gaps.

Additionally, the Government of Bangladesh lacks a process or mechanism to track whether displacements are eventually resolved. As a result, there is insufficient data on the number of people living in situations of protracted displacement – i.e. those displaced in the context of climate change who have yet to find a durable solution. The Action Plan of the NSIDM, discussed below, calls for such a tracking mechanism "to ensure that displaced families and individuals are registered once displacement occurs…to help relief and rehabilitation process and tracing of missing persons" (MoDMR, 2022, Section 3.1.4). Having such data could make a huge difference to how we understand, approach and prioritise durable solutions.

However, it is known that approximately 500,000 people move to the capital city, Dhaka, each year (Khan et al., 2021b). An estimated 70 percent of these migrate or are displaced for climate-related reasons, according to the former mayor of North Dhaka (Illius, 2023). Most resettle autonomously (i.e. without resettlement assistance from governmental or non-governmental development actors) (Khan et al., 2021b) and, therefore, anonymously. Given the prevalence of protracted displacement in the country, discussed in Chapters 3, 4 and 5, the actual number is likely much higher

RMMRU has created a model framework to assist Climate Vulnerable Forum nations develop their own national frameworks on internal displacement in the context of climate change.

Research from Bangladesh has helped highlight and document the multidimensional dynamics of migration in the context of climate change, including its importance to community resilience, the role of migrant agency and migration's potential in climate adaptation.

Research from Bangladesh has also brought attention to the limits of 'migration as adaptation', showing that migration is not a panacea.

One Bangladeshi research team, looking at the rights-eroding urban slum environments settled by rural people fleeing climate-related impacts, described these mobility journeys as "a harm chain of migration".

When undertaken by vulnerable people for survival, labour migration in Bangladesh can become predatory and exploitative.

As human mobility, human rights, legal and development scholars start to engage more with the conceptual and policy lens of 'loss and damage', the harm chain of displacement is coming into sharper focus.

The GoB has no robust mechanism to identify and register IDPs for the purpose of providing human rights protections and resolving displacement. This partly explains the scarcity of durable solutions programming.

In doing fieldwork in Protapnagar Union, we were struck by the sparseness of NGO activity there. Respondents still displaced, or previously displaced, by Super Cyclone Amphan (2020) spoke of receiving little or no development aid, despite their pronounced needs as IDPs.

than the 172,000 reported at the end of 2024 (IDMC, 2025a, p.69), and possibly in the millions.

2.1 Displacement in National Policy

Bangladesh is regarded as a leader in integrating climate change adaptation and development into national policy (Khan et al., 2021). It was the second country, after Vanuatu, to adopt a national framework on internal displacement in the context of climate change: the National Strategy on Internal Displacement Management (NSIDM) (MoDMR, 2021). The NSIDM and its detailed Action Plan (2022-2024) (MoDMR, 2022) have closely incorporated key principles and practices from the Guiding Principles on Internal Displacement, the Sendai Framework for Disaster Risk Reduction 2015-2030, the United Nations Sustainable Development Goals, the Nansen Initiative's Agenda for the Protection of Cross-Border Displaced Persons in the Context of Disasters and Climate Change, and the Inter-Agency Standing Committee (IASC) Framework on Durable Solutions for Internally Displaced Persons.

The NSIDM and Action Plan promote a rights-based approach to 'Prevention of Displacement', 'Protection During Displacement' and, rare among national policies addressing displacement in the context of climate change, the provision of 'Durable Solutions'. They are seen as a means to improve and advance the Government of Bangladesh's Ashrayan Project (discussed below), a programme to deliver housing and other support to landless people, including those displaced by climate change (discussed in the 'Practice' section below) (PDD, 2025b; Government of Bangladesh, 2023).

The government ministry responsible for the NSIDM and Action Plan, the Ministry of Disaster Management and Relief (MoDMR), together with the Refugee and Migratory Movements Research Unit (RMMRU), the civil society architect of the framework, have developed and are working towards a multi-year timeline to integrate the framework into the relevant policies of other concerned ministries as well as sub-national and local levels of government. Because the framework is designed as an 'all-of-society' approach to preventing and addressing displacement, implementation plans also call for the involvement of non-governmental organisations (NGOs), international non-governmental organisations (INGOs) and other development actors. The timeline for the framework envisages near-term progress and benefits on displacement, but also recognises that implementation of some of the goals might take up to 20 years, which is not surprising given the programme's level of ambition.[1]

The NSIDM and Action Plan have had to overcome obstacles to gaining traction across Bangladesh's complex policy landscape and vast state bureaucracy.[2] For years, displacement has been under recognised in government climate adaptation policy. For example, Bangladesh's 2009 National Adaptation Programme of Action (NAPA) (MEF, 2009) made no mention[3] of displacement. Continuing in that vein, Bangladesh's first National Adaptation Plan (2023-2050) (MoEFCC, 2022), a national climate change adaptation policy framework developed by the Ministry of Environment, Forestry and Climate Change as part of Bangladesh's commitments under the United Nations Framework Convention on Climate Change (UNFCCC), did not reference the NSIDM, the Action Plan or the framework's 'all-of-government' approach to addressing displacement. Nor did the recent Nationally Determined Contributions (3.0) report.

The rollout also faced delays: the NSIDM was launched during the COVID-19 pandemic, and progress was temporarily affected by the August 2024 overthrow of the former national government. Fortunately, the framework's rollout is progressing again, though siloed government, budget constraints and competing priorities undoubtedly remain challenges.

In partnership with government and civil society, RMMRU is advancing important foundational work for the project. This includes awareness-raising, education and training for government officials, civil society members and youth regarding displacement and the new national framework; practical toolkits for local government officials, NGOs and others working with (or needing to work with) displaced people and at-risk communities; and other processes to educate governmental and non-governmental stakeholders on implementing the framework's rights-based approach into policy and practice. RMMRU has also created a model framework, based on the NSIDM and Action Plan, to assist Climate Vulnerable Forum nations and other countries develop their own national frameworks on internal displacement in the context of climate change.[4]

2.2 Displacement in Academic Research on Bangladesh

As part of an all-of-society approach to building climate resilience, Bangladesh has encouraged and supported extensive research on climate change and adaptation efforts by both Bangladeshi and international researchers (Miron, 2023a). This has yielded policy-relevant research related to some of the specific environmental drivers of displacement in the country, such as displacement due to riverbank erosion and displacement of residents on ever-shifting *char* (sandbar islands in rivers) (for example, Kamal and Abedin, 2019; Islam and Hossain, 2020; Hossain et al., 2022; Zaman and Alam, 2021). These forms of displacement affect some of Bangladesh's poorest and most marginalised populations, many of whom are displaced multiple times during their lifetimes. There have also been numerous studies advocating for human rights-based approaches to addressing climate-related displacement and stronger integration of displacement into disaster risk reduction efforts (for example, Khan, 2024; Naser et al., 2023; Barua et al., 2017; Hadi, 2019).

Yet, much of the research on human mobility in the context of climate change in Bangladesh has focused on 'climate migration', reflecting dominant research themes shaped by Global North interests and funding and further shaped by collaborations between Bangladeshi and international researchers. This does not mean, however, that research from Bangladesh has simply followed external trends. On the contrary, research from Bangladesh has been integral to the evolution of the discipline. It has helped highlight and document the multidimensional dynamics of migration in the context of climate change, including its importance to community resilience, the role of migrant agency and migration's potential in climate adaptation (for example, see Siddiqui et al., 2018). It has been central to understanding the intersectional dynamics and variable (and often gendered) outcomes of migration (Alam and Khalil, 2022; Furlong et al., 2022; Ayeb-Karlsson, 2020). It has challenged typical gendered stereotypes in migration research (for example, "men as decision-makers, women as passive participants"), showing instead the positive role that women can play in adaptive migration (Evertsen and van der Geest, 2020). Research on Bangladesh has also improved our understanding of the role of labour migration and translocal lives in building climate resilience (Biswas and Mallick, 2021; Mallick and Etzold, 2019).

Research from Bangladesh has also brought attention to the limits of 'migration as adaptation', showing that migration is not a panacea. Indeed, fieldwork from Bangladesh shows how migration can become maladaptive, particularly when undertaken in situations of distress or as an "impact response" to environmental hazards (Vinke, 2019, p.251). without support from development actors. An article drawing on research from Bangladesh and elsewhere notes that migration in the context of climate change often involves trade-offs that can both positively and negatively affect wellbeing, equity and sustainability (Szaboova et al., 2023). Other studies from Bangladesh demonstrate how migrants swap risks to life and wellbeing at their places of origin for another set of exposures in their places of resettlement, in what the authors call a "risk exchange" (Schwerdtle et al., 2021, p.1). The disproportionate toll on vulnerable groups (women, children, older people, people with disabilities) has been well-documented by research in Bangladesh (Alam and Khalil, 2022; Haque et al., 2019; Islam and Shamsuddoha, 2017). These impacts can be lasting, with the adverse effects on wellbeing from erosive migration and displacement often enduring and worsening over time (Adger et al., 2021; Ayeb-Karlsson et al., 2020). One Bangladeshi research team, looking at the rights-eroding urban slum environments settled by rural people fleeing climate-related impacts, described these mobility journeys as "a harm chain of migration" (Prova, 2024, p.1).

A meta-study of peer-reviewed journal articles on climate migration in Bangladesh (Miron, 2023a) showed that much of the human mobility described in the literature as 'migration' shows clear indications of having been forced or coerced, even though the terms 'displacement' and 'forced migration' were rarely used in the scholarly articles analysed.[5] Additionally, many of the journeys described in the meta-study's dataset, from home locations to places of resettlement, were undertaken autonomously, unsupported by governmental and non-governmental actors. Unsurprisingly, the mobility outcomes described in those studies were, for the most part, maladaptive – or at best 'erosive coping'.[6] Recalling our definition of displacement in the context of climate change in Chapter 1, and our discussion of the nexus of loss and damage and displacement, might the "harm chain of climate migration" in fact be indicative of displacement?

A recent study by the International Institute for Environment and Development (IIED) and Ovibashi Karmi Unnayan Program (OKUP) challenges the "labour migration as climate adaptation" narrative (Baradwaj et al., 2025). Labour migration (seasonal, cyclical and long-term) is often heralded as an important risk diversification and resilience-building strategy for families and communities; yet, it can also become erosive, in what the authors refer to as "distress migration". When undertaken by vulnerable people for survival, labour migration in Bangladesh can become predatory and exploitative – with people displaced or otherwise impacted by climate change falling into debt-bondedness and being coerced into working and living conditions that meet some of the definitional criteria of modern slavery.[7] Another report highlights how attempted cross-border migration from southwest Bangladesh into India can also result in exploitative labour practices and other forms of human trafficking (Prova et al., 2025). Our research sheds further light on this underacknowledged but seemingly commonplace problem (see Chapter 3).

Encouragingly, as human mobility, human rights, legal and development scholars start to engage more with the conceptual and policy lens of 'loss and damage', the harm chain of displacement is coming into sharper focus.

With more funding now available for research and programming in this area, displacement and other forced (im)mobilities are likely to become more mainstream within research on human (im)mobility in the context of climate change. In Bangladesh, growing interest in the nexus of loss and damage and displacement is already visible – in policy briefs (ICCCAD, 2023), blogs (Rozario and Chowdhury, 2023), ongoing displacement-focused research (Platform on Disaster Displacement, 2025a; Rahman and Mahmud, 2025) and more general research on loss and damage (Naushin et al., 2023). Recently, researchers from ICCCAD, in collaboration with the Platform on Disaster Displacement, published an insightful research report on land access rights for people displaced in the context of loss and damage, which is one of the most critical (and often most elusive) components of a durable solution (Himu et al., 2025). Research from Bangladesh will remain central to expanding our understanding of the relationship between loss and damage and displacement, including how to avert, minimise and address such impacts – and what 'durable solutions' might look like in a world of increasing loss and damage.

2.3 Addressing Displacement in Practice

Overall, protracted displacement in the context of climate change remains somewhat of a blind spot in Bangladesh – or at least, an under recognised and under addressed crisis. In addition to lacking comprehensive data on protracted displacement, the government has no robust mechanism to identify and register internally displaced persons (IDPs) for the purpose of providing human rights protections and resolving displacement. This partly explains the scarcity of durable solutions programming in Bangladesh.

The southwest coastal region of Bangladesh is known as a hub of significant climate-related adaptation and development activities and investments, particularly in and around Satkhira District, where Protapnagar Union is located. In the Shyamnagar Upazila, for example, not far from Protapnagar, many NGOs have offices and regional headquarters. However, in doing fieldwork in Protapnagar Union, we were struck by the sparseness of NGO activity there. Respondents still displaced, or previously displaced, from Super Cyclone Amphan (2020) spoke of receiving little or no development aid, despite their pronounced needs as IDPs or as returnees still struggling to recover from their losses.

To better understand the apparent uneven distribution of NGOs, the Refugee Law Initiative (RLI) and the Sajida Foundation, which has an office in Protapnagar Union, conducted a survey of NGO activity in the Satkhira District. Sajida, the implementation partner, contacted 53 NGOs and INGOs working in the district and collected data on their locations and thematic areas of work. The findings confirmed an uneven distribution of research across locations as well as thematic areas, leaving people, including those in places of relatively high numbers of IDPs, lacking assistance tailored to their needs.

The high-level findings of the unpublished Sajida-RLI survey are:

- *Uneven distribution of NGO interventions:* activities are concentrated in Shyamnagar Upazila (33 NGOs) and Assasuni Upazila (20 NGOs), leaving the five other sub-districts of Satkhira and many unions underserved.

- *Narrow thematic focus:* of the 80 unique thematic areas addressed by NGOs in the survey, the majority focus on climate change and general development, whilst critical human mobility areas, such as displacement, migration and trafficking, receive minimal attention.

- *Limited coordination:* NGOs often work in isolation, with multiple organisations focusing on similar themes, leading to duplication of efforts, neglect of other important thematic issues and missed opportunities for synergies across potentially complementary workstreams.[8]

- *Coverage gaps:* Even within prioritised sub-districts, several unions remain untouched, highlighting gaps in both geographical and thematic coverage.

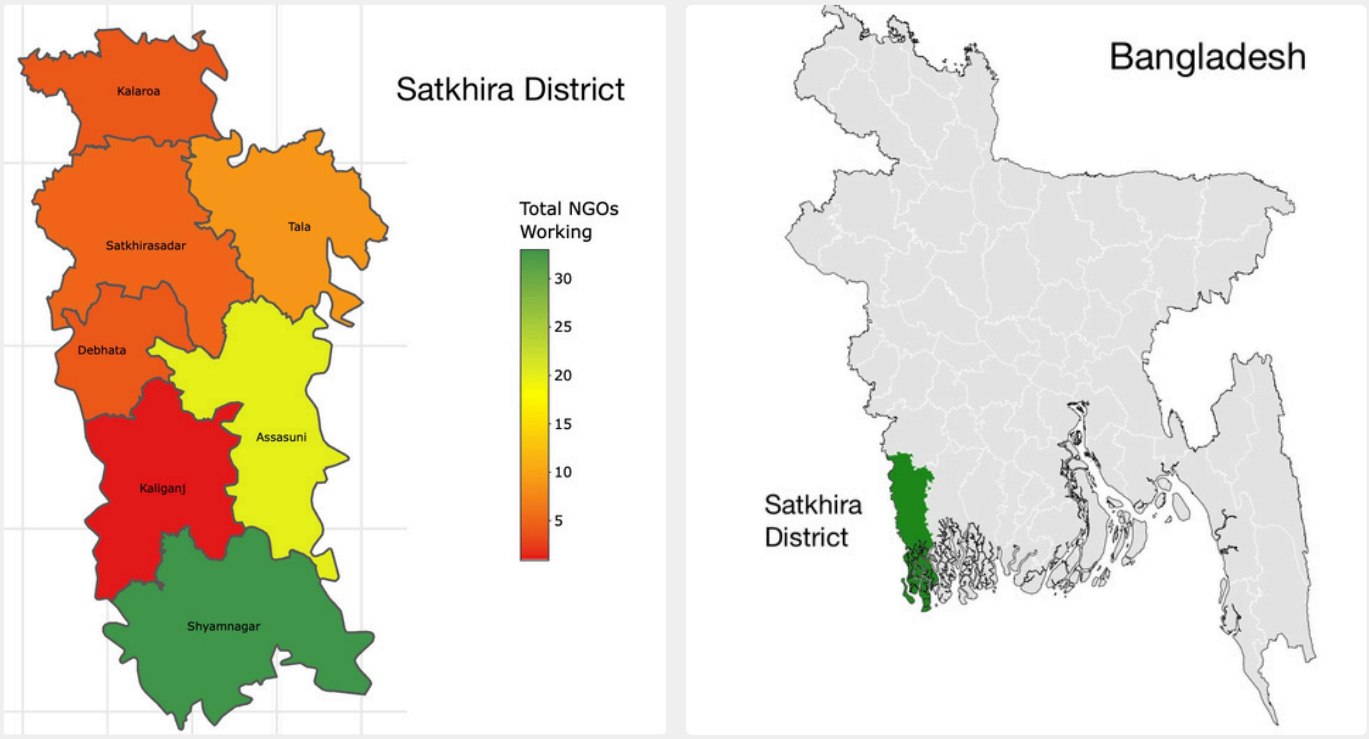


Figure 1: Distribution of NGOs working in Bangladesh's Satkhira District across the district's seven upazila (sub-districts) Images from the unpublished Sajida-RLI survey of NGO activity in Satkhira District, 2025.

Clearly, some of the geographic and thematic gaps are funding-related, a situation that has, unfortunately, worsened since late 2024, when we conducted our field studies. It is also possible that our fieldwork and survey did not capture all of the 'good practice' activities in the region. However, based on our fieldwork in Protapnagar Union (Chapter 3), it is also clear that concerns over displacement and other human mobility challenges aren't reflected in climate adaptation and development priorities – priorities that determine site selection, programming and targeted beneficiaries.

Elsewhere in Bangladesh, there are exemplary 'good practice' programmes and initiatives with the potential to help displaced people advance towards durable solutions, even if they don't explicitly use a 'durable solutions vocabulary'. Our case study chapters feature two of them: the Sajida Foundation's Sudin programme in Hajinagar, Tongi (Chapter 4), and BRAC and the International Centre for Climate Change and Development (ICCCAD)'s Climate Resilient Migrant Friendly Towns Initiative in Mongla (Khan et al., 2021a). Furthermore, we feature below two additional NGO 'good practice' programmes that we visited, along with one potentially promising governmental programme relevant to our research.

School run by Friendship (NGO) on the Brahmaputra Jamuna River *char*
Photo by Steven Miron, 2022

Friendship NGO: Helping people in displacement-affected communities 'stay with dignity'

As mentioned earlier in this chapter, *char* in Bangla refers to sandbar islands that form, erode and frequently disappear due to river flow, flooding and erosion. They are typically inhabited by people living in poverty without land rights on the mainland, who would otherwise be landless. In 2022, the lead researcher of this report visited Friendship's work in the *char* region in northeast Bangladesh, along the Jamuna River.

For years, the NGO Friendship has assisted *char* communities in Bangladesh through multifaceted programming that promotes disaster risk reduction, healthcare, schooling, nutrition and livelihood diversification. Friendship also provides legal rights education and counselling to residents – equipping and encouraging traditionally marginalised *char* residents to engage with government authorities on issues including land rights, access to services and entitlement to development. Much of Friendship's programming also focuses on empowering women and girls through skills training, education and livelihoods development. As climate change risks have increased, Friendship has been at the forefront of building climate-resilient community settlements – refuges where people at high risk of displacement can live, work, keep livestock and attend school during the flooding seasons.

Friendship has been at the forefront of building climate-resilient community settlements – refuges where people at high risk of displacement can live, work, keep livestock and attend school during the flooding seasons.

Friendship's work enables people who lack viable, rights-supporting migration or relocation pathways, or who otherwise can't or don't want to move, the ability to remain and live in dignity.

Helvetas helps prospective migrants understand the risks of migration, such as exploitative labour practices and human trafficking, provides vetted information on labour brokers and offers skills training and apprenticeship programmes to help improve employment opportunities for people planning to migrate.

Helvetas's Migration Information Hub increases the likelihood of successful adaptation, both through migration and in-situ livelihood diversification.

When displacement is allowed to become protracted but then subsequently rationalised as a problem of 'poverty', loss and damage can cascade across generations.

Friendship's multifaceted programming resembles a traditional durable solutions approach, but one that also integrates both disaster risk reduction and long-term climate adaptation. Its efforts are reducing both the frequency and severity of displacement among the *char* communities they serve. Critically, their work enables people who lack viable, rights-supporting migration or relocation pathways, or who otherwise can't or don't want to move, the ability to remain and live in dignity, avoiding many of the rights-eroding impacts of protracted displacement described in our three case studies (Chapters 3, 4 and 5).

Helvetas's Migration Information Hub: Helping people 'migrate with dignity' whilst supporting their 'right to stay'

Livelihood diversification is recognised as a critical climate adaptation strategy, helping communities build resilience and reduce their reliance on traditional livelihoods that may be

climate vulnerable. Livelihood diversification through seasonal and cyclical labour migration is seen to reduce the likelihood of displacement and provide a more gradual, manageable pathway towards full migration. Helvetas's Migration Information Hub in Morrelganj Upazila, in Bangladesh's climate-vulnerable southwest coastal region, provides community members considering relocation with relevant education, skills training and practical information on where and how to find decent and supportive employment. Our research team visited the Hub in late 2024. According to Helvetas, the programme has provided information and other forms of support to more than 3,600 individuals between 2022 and 2024 (68 percent male and 32 percent female). It has helped prospective migrants understand the risks of migration, such as exploitative labour practices and human trafficking, provided vetted information on labour brokers and offered skills training and apprenticeship programmes to help improve employment opportunities for people planning to migrate. Those same skills training and apprenticeship programmes also equip those who wish to remain in their communities with the means to build climate-resilient livelihoods without leaving.

By developing the skills and increasing the agency of people undertaking or considering labour migration, Helvetas's Migration Information Hub increases the likelihood of successful adaptation, both through migration and in-situ livelihood diversification. The programme also reduces the likelihood of 'distress migration', as described in the report by IIED and OKUP, or the debt-bonded survival migration experienced by IDPs and other climate-affected people in Protapnagar Union and elsewhere (Chapter 3).

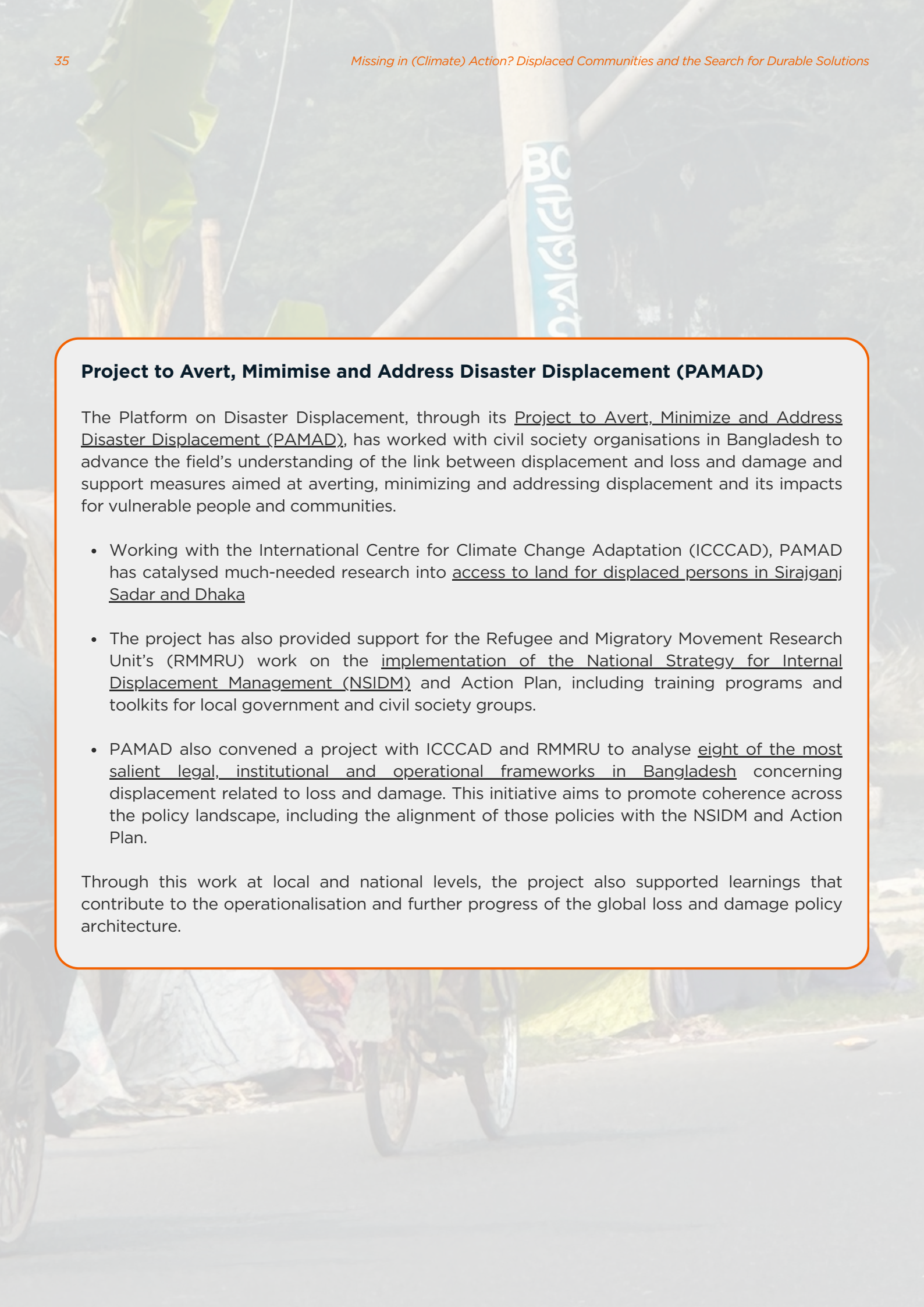
It should be noted that OKUP also provides similar support for prospective and actual migrants in the southwest coastal region, although our research team didn't visit their field locations.

The Ashrayan Project: Providing housing to landless people

One of the critical components of a durable solution to internal displacement is the provision of housing and land with secure tenure for people who have lost their homes and land. Government involvement is therefore crucial.

The Ashrayan project is "a large-scale priority project of the government [aimed at] provid[ing] shelter to the homeless and landless…gradually mak[ing] them self-reliant" (Government of Bangladesh, 2023, p.10). Once a high-profile project of the now-deposed former Prime Minister Hasina, the programme provides housing to landless people and others living in poverty, including those displaced in the context of climate change. It has a stated goal of delivering secure tenure for both land and housing and helping beneficiaries develop the livelihood skills needed to become self-reliant.

However, our field research revealed numerous problems with the Ashrayan project's 'cluster village' programme in one of our research locations (Chapter 3). Moreover, a recent policy paper has noted considerable gaps in the programme, including the project's failure to provide durable solutions (PDD, 2025b). That same policy paper describes how the NSIDM and Action Plan can help address these gaps in the Ashrayan project.



Project to Avert, Mimimise and Address Disaster Displacement (PAMAD)

The Platform on Disaster Displacement, through its Project to Avert, Minimize and Address Disaster Displacement (PAMAD), has worked with civil society organisations in Bangladesh to advance the field's understanding of the link between displacement and loss and damage and support measures aimed at averting, minimizing and addressing displacement and its impacts for vulnerable people and communities.

- Working with the International Centre for Climate Change Adaptation (ICCCAD), PAMAD has catalysed much-needed research into access to land for displaced persons in Sirajganj Sadar and Dhaka

- The project has also provided support for the Refugee and Migratory Movement Research Unit's (RMMRU) work on the implementation of the National Strategy for Internal Displacement Management (NSIDM) and Action Plan, including training programs and toolkits for local government and civil society groups.

- PAMAD also convened a project with ICCCAD and RMMRU to analyse eight of the most salient legal, institutional and operational frameworks in Bangladesh concerning displacement related to loss and damage. This initiative aims to promote coherence across the policy landscape, including the alignment of those policies with the NSIDM and Action Plan.

Through this work at local and national levels, the project also supported learnings that contribute to the operationalisation and further progress of the global loss and damage policy architecture.

2.4 Bangladesh's Displacement Crisis: Normalised and Invisible?

In Chapter 1, we argued that displacement in the context of climate change is an under-addressed crisis. People displaced for climate-related reasons are often not explicitly recognised as IDPs – a mobility status that should trigger the legal and moral obligations of state governments, non-state development and humanitarian actors and wealthy polluting states. Yet, as the case from Bangladesh illustrates, when displacement is allowed to become protracted and then dismissed or rationalised as a problem of 'poverty', loss and damage can be allowed to cascade across generations. When governments, researchers and development actors fail to explicitly acknowledge the unique mobility status of IDPs, the needs of displacement-affected communities can become invisible.

However, people living in protracted displacement in Bangladesh are not invisible. They live in informal settlements throughout the country, along levees and riverbanks, on countless ever-shifting sandbar islands, on public land on city streets. As one IDP we interviewed in Protapnagar Union explained, "If you look attentively, you will notice a few people who have been living along the road for a very long time." Shifting our gaze, we will see them. And then we can listen to what they have to say.

Jashore-Khulna Road. Photo by Steven Miron, 2024

Endnotes

[1] Refer to Siddiqui et al. (2023) and Khan (2024) for a more detailed discussion of the evolving Bangladesh national policy architecture addressing climate change and human mobility, to which the NSIDM and Action Plan have contributed substantially.

[2] RMMRU published a predecessor to the NSIDM, called National Strategy on the Management of Disaster and Climate Induced Internal Displacement (NSMDCIID) (MoDRR, 2015). It was never adopted by the GoB (Siddiqui et al., 2018). However, the strategy was revised in 2020 (RMMRU, 2020) and subsequently adopted by the MoDMR under the name, the National Strategy on Internal Displacement Management (NSIDM).

[3] The NAPAs were the precursors within the UNFCCC to the current National Adaptation Plans (NAPs).

[4] Refer to the RMMRU (2025) policy brief for more information on the NSIDM framework.

[5] The study analysed 36 peer-reviewed articles indexed in the CliMig database from 2017 to 2022 that met the study's selection criteria.

[6] Warner and Afifi have used the term "erosive migration" to describe climate-related migration that fails to mitigate risk but leads to detrimental outcomes, such as increased food insecurity (2014).

[7] See also OKUP (2024).

[8] For example, pairing women's skills trainings with programmes to keep girls in school and prevent childhood marriage is likely to have greater overall impact than if offered separately. (See Chapter 5 for a more detailed discussion of synergistic, multifaceted programming.)

[9] As noted in the Acknowledgements, the lead researcher would appreciate hearing from organisations engaged in work relevant to this study that may have been inadvertently overlooked.

Protapnagar Union. Photo by Tanjib Islam, 2024

Chapter 3

Case Study on Protracted Displacement and Involuntary Immobility

Protapnagar Union

"THIS PLACE USED TO BE SO FERTILE THAT SIMPLY TOSSING SEEDS WOULD GROW A GARDEN. IT WAS THAT RICH, BUT CYCLONE AMPHAN DESTROYED EVERYTHING."
- A DISPLACED PERSON IN PROTAPNAGAR

Protapnagar is located in Bangladesh's southwest Bangla Delta coastal region, a densely populated low-lying area on the Bay of Bengal. The Union lies within the Satkhira District of Khulna Division and is part of Assasuni Upazila. The 34 km^2 Union is bordered in part by the Kobadak River to the east and the Kholputua River to the west.

"The water brought a lot of pain to our lives. The flooding lasted for two years. It caused a lot of damage. Protapnagar Union was known for having very fertile land. Everywhere around us, there used to be lush greenery. But Amphan took away everything. The open spaces you see used to be filled with trees and bushes. Now it's all deserted."

"I was on an eight-day fishing expedition. When I returned to the village, I saw everything was underwater...The embankment broke, and the houses by the road were taken away by the current and a canal formed over their land. These people later took shelter on the road."

"Our house was flooded, and the water reached chest level inside the house. There was nothing but water all around."

3.1 Context

The Bangla Delta is one of Bangladesh's most environmentally hazard-prone areas, affected by sea level rise, saline intrusion into water and soil, increasingly intense cyclones, storm surge, extreme heat, flooding and changing precipitation patterns. The Bay of Bengal has been called a "breeding ground for tropical cyclones", which often lead to the "intrusion of seawater, increase in soil salinity, decrease in soil fertility, reduced agricultural productivity, losses of life and massive disaster[s] in the economy" during and after cyclones (Rashid et al., 2023).

We chose Protapnagar as one of our three primary field research sites for several reasons. Firstly, one of our non-governmental organisation (NGO) partners in this project, the Sajida Foundation, had established a base in Protapnagar two years prior. To inform future development projects in the area, Sajida had conducted extensive ethnographic surveys in the Union, and their knowledge of Protapnagar, we believed, would greatly benefit our research project. Secondly, although the southwest coastal region of Bangladesh is often considered an "out-migration" area due to already severe and growing impacts of climate change, we found a multiplicity of (im)mobilities within the Union, a complexity we felt could help inform our understanding of the nexus between loss and damage, climate (im)mobility and durable solutions. Thirdly, we found that Protapnagar had been relatively understudied by researchers focused on climate change, adaptation, loss and damage and human (im)mobility compared to other areas in the Bangla Delta, such as nearby Gabura Union in Shyamnagar Upazila and the *parishad* unions in Barishal. By the Protapnagar government's own admission, "the union itself is in a hard-to-reach area", which has likely discouraged some of the more extensive research projects undertaken elsewhere in the Bangla Delta. Finally, we wanted to learn more about the promising interventions implemented by the new Union Chairman since his election in 2022. As

described below, these local government initiatives aimed to mitigate some of the environmental degradation that made Super Cyclone Amphan (2020) particularly devastating for many residents in Protapnagar Union.

3.1.1 Super Cyclone Amphan

Super Cyclone Amphan, which formed in the Bay of Bengal on 16 May 2020, made landfall in southwest Bangladesh on 20 May 2020. A newspaper reported that 18 months after Amphan, 5,000 of Protapnagar's 36,000 residents had left the Union and not returned. Significant numbers of people were also displaced within the Union. Union government officials informed us that no statistics were available to confirm the number of people who had left or returned.

Storm surge from Amphan broke through the levee protecting Protapnagar in four places. Houses were swept away. Much of the area's agriculture and aquaculture was damaged or destroyed. Roads disappeared. A significant portion of farmland was permanently lost. Three of the most severely affected areas, Wards 3, 4 and 5 (out of nine wards), have yet to recover fully. These three wards and clusters of displaced households, located on nearby embankments and roads, were the focus of our field interviews.

People displaced by the storm's direct impact sought immediate refuge on less-damaged river levees, embankments and roads. Many subsequently left the Union, some permanently and some temporarily. Others remained displaced on embankments and roads in the Union for months or even years. A number of people remain displaced to this day. Many whose houses were not completely destroyed opted to stay in their homes – some unwilling to leave, some unable to. Insufficient resources, the sense of having nowhere to go, ill health and caregiving responsibilities were all factors limiting mobility preferences and options.

"Getting to the cyclone shelter with two sick family members is difficult. We rented a boat with everything we had and set our tent on the riverbank."

"They say to make prior arrangements to go to a shelter centre, but if I think about the cows and goats, I won't be able to go."

"We used to have 3 bigha land that got destroyed. We now grow crops on borrowed land. All our trees were destroyed. We had three cows but we had to sell them as our crops failed."

"The previous union chairman wanted us to suffer because we were not supporters of his party. When the embankment broke for the first time, they could have stopped it from breaking further, but because of the chairman, it was not fixed."

"Many children could not go to school. In our area, many madrassas [religious schools] were shut for two years... Many of the children in this community were deprived."

"During calamities, we have a difficult time accessing medical care. There is only one doctor in Taltola Bazar. He is only capable of providing first aid. In an emergency, we have no choice but to go to Satkhira."

"My father is a stroke patient, he's 85... After Amphan, we had to take him to Khulna [100 km away by car] for treatment. Taking him was tough, as he cannot walk properly. There were no roads, so we had to carry him to the Launch Ghat."

"We occasionally went without eating... If there is no food in our stomachs, conflict between families grows."

Whilst disaster warnings were issued in Protapnagar in advance of Amphan, evacuation efforts for vulnerable people were not sufficiently thorough. Some community members, lacking evacuation assistance, were physically unable to leave their homes or move older family members or people with disabilities. We heard similar stories regarding Cyclone Remal in May 2024.

Cyclone shelters were also problematic during both Amphan and Remal. Many chose not to take refuge in them, including those whose homes had been destroyed. In explaining their risky decisions, many we interviewed spoke of their lack of proximity to cyclone shelters, shelter overcrowding, the lack of protective areas at shelters for livestock and the lack of gender-supportive spaces and facilities for women and girls:

> We avoided going to the cyclone centre. We do not want to go. Women from my family never find comfort there. There is no special setup for women.

This is consistent with findings in other areas of the region (Hadi et al., 2021).

Whilst the immediate losses and damages from Amphan were already catastrophic, cascading impacts led to further losses, damages and human suffering among both the displaced and those who remained in their homes. Twice-daily tidal saltwater flooding caused by multiple breaks in the levees inundated houses and other buildings, agricultural land, roads and pathways, making it impossible to move around and work during high tides. This precarious situation lasted two years until the levees were finally repaired.

The previous Union Chairman, voted out of office in a 2022 election, was widely blamed for failing to work effectively with the national Water Development Board to repair the levee. Many respondents said the Chairman's inaction was intended to punish residents in the affected wards, who hadn't previously voted for him and his national ruling Awami League party.

"People here are truly helpless. You've spoken to those living inland. You can compare our living conditions with theirs. In an emergency, they can take shelter in concrete houses, but look at us, we have nowhere to go. If we need to use the washroom, we have to use bamboo mats for privacy. Our lives are beyond difficult."

"During the heat, we cannot stay inside. It feels better if we just stay outside, even under the sun."

We've been displaced around six times in my lifetime. When I was 15, we were flooded for seven consecutive years, but that was the first time our house got swept away. That time, sheltered on an embankment. In 2020, because of Amphan, we again had to take shelter on the embankment, this time for four years."

"We've relocated so many times that I've lost count. Erosion happens so suddenly. You will feel safe one moment, and the next, you'll see your house being swept away. We used to have eight katha land inherited from my father. All of it is under the canal now."

"Storms and river erosion are not the same as they were before. They've become increasingly violent."

"Monsoon floods are even worse than river floods. The water stays stagnant. The river flood water moves with the high tides and low tides, but the monsoon flood water remains still, leading the spread of numerous diseases like allergies, diarrhoea, cholera, rashes, itching and many more. Women suffer the most."

"[Early marriage of girls] has increased significantly. At the time, schools were shuttered for an extended period of time. Following that, girls were unable to return to school. At the time, most parents considered getting their daughters married."

Some also speculated that, as a saltwater shrimp farmer, the former Chairman had hoped to benefit personally from the widespread destruction of viable agricultural land, which, following the saltwater tidal flooding, would only support saltwater aquaculture. The former Union Chairman was also accused of cronyism and corruption in the distribution of humanitarian aid. According to an NGO we spoke with, he was known to have physically threatened NGO workers who had provided assistance to beneficiaries not hand-selected by him. On 5 August 2024, the day the national government was overthrown, the former Chairman was confronted at his house by a group of protesters. After a violent altercation that left several protesters dead, the Chairman, along with several supporters and family members, was beaten to death.

Over the two years of flooding, many homes, schools, mosques and other buildings were inundated during high tides, with water reaching depths of one metre or more inside many homes. People who refused or were unable to leave their homes erected bamboo and wooden scaffolding to create elevated dry zones where family members could shelter. Livestock was either lost during Amphan or sold off immediately. The remaining agricultural land became unfarmable, as saline intrusion had killed most plants and trees, rendering the soil unsuitable for most crops. Most people experienced food insecurity. Access to fresh drinking water varied. Some were able to access water through the Union's tubewells, whilst others struggled and went to great lengths (including swimming across rivers) to fetch fresh water. Schools, the Union's pharmacy and clinic, and other services were closed, and even when reopened, remained inaccessible for many in Wards 3, 4 and 5. The nearest hospitals, already difficult to reach during the dry season, were exceedingly hard to access during the flooding. Diarrhoea, skin rashes and other waterborne illnesses were common. Interviewees alluded to adverse impacts on mental health and emotional wellbeing, sometimes long-lasting, as illustrated below.

"[After being displaced] sanitation was the biggest issue. We created a makeshift toilet using bamboo and sacks. We used to dump directly into the water so the tide could wash it away. Females suffered the most. My wife sometimes had to use buckets. For showers, we could not use the tubewell during high tide. We used the tide water. Cooking food was only possible during low tides. We had spent such days, where for two days we only ate dry food because of the high tide. During some weeks, we could only cook on five days, and for the other two days, we had to eat only dry food."

"We used to live in Harishkhali [Ward 4]. That was on our own land. During Amphan the embankment was broken and the current swept away our land. Then we moved to an embankment a bit far from there, the only elevated place we could find to take shelter. We lived there for four years before we got this house [in the cluster village]."

"There is no way to raise chickens or a cow here. I used to be able to make money by raising chickens, but this is no longer an option."

"The NGOs don't come here [to the cluster village]. Once I asked some people to come here, they said they cannot work here as it is a government project. So, these people that you see currently, even though they got a house, they are deprived of any other assistance."

"The majority of our folks have no employment possibilities nearby. As a result, we have to go quite some distance to find work. The road here is quite terrible."

"We're living on this road, but whether the road will still be here next year or not is the real question. We are landless people. Our lives are extremely uncertain."

People in the worst-affected areas resorted to coping behaviours which may be described as dangerous or erosive. These included skipping meals so that children and older persons could eat, permanently removing children from school to earn income and forcing young girls into marriage. The latter practice, traditional in the rural southwest coastal area, had decreased in recent years due to government efforts and changing attitudes. However, in the aftermath of Amphan, the practice became more prevalent as families fell deeper into poverty. Sadly, similar upticks in child marriage have been observed elsewhere in the southwest coastal region (Raya et al., 2024; Naushin et al., 2023; Carrico et al., 2020).

"People are unable to work or earn money, forcing them to take loans from the Bohoddars [leaders of brick kilns and fishing groups]. Left with no other option, they are forced to go to sea or in brick kilns to repay their debts."

"My elder granddaughter goes to school, but the younger two cannot. You need to cross a floating footbridge to go to the school. The young ones cannot cross that. The structure is not that strong, and the shaking scares the young ones."

"Poverty is so common here that no one wants to accept studying could help. The inhabitants in the area are extremely hesitant to educate girls."

Another coping strategy, mentioned in Chapter 2, is debt-bonded seasonal labour migration, which has increased in Protapnagar as the adverse impacts of climate change have damaged and, in some cases, even decimated traditional rural livelihoods. Whilst debt-bonded seasonal labour migration in Protapnagar pre-dates Amphan, the cyclone led to a significant increase in this practice as family income declined and households were forced to take out loans from labour brokers for survival and storm-related repair. This issue is explored in greater detail below.

These dangerous and erosive coping mechanisms illustrate how climate-induced loss and damage, interacting with socioeconomic vulnerabilities, can cascade into further losses and damages, both economic and non-economic.

3.1.2 Not just Amphan

A senior manager responsible for Sajida's work in Protapnagar was fond of reminding our research team, "History in Protapnagar didn't begin with Super Cyclone Amphan." Indeed, many of those we interviewed spoke of the adverse impacts, past and residual, of Cyclone Sidr (2007), Cyclone Aila (2009) and other disasters. For many, loss and damage has occurred over multiple years and events. Homes have been destroyed, rebuilt and destroyed again. Agricultural land has been lost incrementally, if not all at once. Residents have taken out emergency loans in the wake of disasters, only to experience new disaster losses before their loans were repaid. And, even in years with relatively few or mild cyclones, other environmental stressors, such as riverbank erosion and crop-damaging waterlogging, have brought loss and damage to the community.

Waterlogging, in particular, can be especially damaging to both agriculture and health, and is made worse by the absence of an effective sluice gate system in many parts of the Union.

Saline intrusion from sea level rise continues to degrade and, in some cases, irreversibly destroy agricultural land and sources of fresh drinking water. Extreme heat is a growing issue, particularly since Amphan destroyed so many of the trees that had provided shade. Extreme heat is especially dire for people still displaced from their homes, who are now fully exposed on riverbanks and levees.

The exposure and vulnerabilities that led to loss and damage during Amphan, both economic and non-economic, must be understood in the context of this broader range of climatic stressors, not as the result of a single event. Indeed, the losses and damages associated with pre-Amphan climatic events, including Cyclones Sidr and Aila, had contributed to increased exposure and vulnerability during Amphan. Similarly, the losses and damages from Amphan undoubtedly contribute to present and growing levels of exposure and vulnerability. However, to return to some of the themes of the preceding chapters, exposure and vulnerability must also be understood in terms of poverty, socioeconomic marginalisation, gender inequalities and other inequalities and injustices, which, if left unaddressed, can worsen under the cumulative effects of loss and damage in a warming climate. We will take up these issues below.

3.1.3 A turning point?

In 2022, the village elected a new Union Chairman, and the outlook for the long-suffering people of Wards 3, 4 and 5 improved. As the lead author of this report wrote in a separate publication:

> Under the leadership of a newly elected Union Chairman, the embankment was finally repaired, stopping the saltwater tidal flooding. Residents of the Union and the Chairman, together, took the bold step of curtailing widespread shrimp farming, which had degraded agricultural land, weakened natural defences against storm surges and contributed to food insecurity. When we visited the Union in the fall of 2024, agriculture was on the road to recovery. Many people displaced during Amphan had returned. Some, who had undertaken debt-bonded labour migration for several years, now had the means to remain in the Union year-round rather than toil in distant brick kilns or on dangerous fishing boats. These are positive signs that some of the causes and consequences of displacement are being addressed (Miron, 2025).

Yet, as we will see, many residents remain exposed to climate-related hazards, not only those still displaced. Disaster risk reduction and management efforts, though improving, are still inadequate in the Union, and few, if any, of the socioeconomic factors that contributed to hazard vulnerability have been fully addressed. More than four years after Amphan, recovery in Protapnagar remains partial – and fragile.

3.2 Displacement and Persisting in Place: Forced (Im)mobility in Protapnagar during and after Super Cyclone Amphan

Drawing on our semi-structured interviews with affected populations, primarily from Wards 3, 4 and 5, we now examine the experiences of two groups, those who were or remain displaced

due to Amphan and those who, by choice or necessity, have persisted in their homes. We will explore both the unique and shared challenges faced by the two groups, their respective coping mechanisms, and several cross-cutting themes.

3.2.1 People displaced in the context of loss and damage

As mentioned above, many people displaced in Protapnagar during and in the aftermath of Amphan took refuge on nearby roads, levees and river embankments. Many settled there for several months or even multiple years, and some remain to this day. Others relocated to more remote riverbanks, levees, and other "government properties" (i.e. land not owned by residents).

Displaced people often construct temporary housing structures using materials salvaged from the storm or nearby areas, including wood, blankets, plastic and metal sheets. Over time, they try to reinforce their temporary shelters with sturdier materials. However, due to the scarcity of available land in the region and, indeed, throughout the country, displaced persons are forced by poverty and a lack of viable alternatives to settle in places vulnerable to further environmental hazards such as flooding, storm surges, high winds, riverbank erosion and extreme heat. As a result, those displaced faced heightened risks to their health, safety and property, as well as the risk of further displacement.

Housing for displaced persons

As part of Bangladesh's Ashrayan Project (Chapter 2), the Protapnagar Union government built 122 new homes for displaced families. In Bangladesh, such projects are known as "cluster villages". These houses, located away from the most environmentally exposed areas in the Union, were relatively well-constructed and intended to be climate-resilient. We interviewed some of the residents, and whilst most were grateful for the allocation of houses, some intimated that the selection process hadn't always prioritised the neediest. Additionally, several noted that because they had been allocated government housing, neither the government nor NGOs would provide them with additional (and still much-needed) assistance that might address their remaining losses and damages associated with displacement. This, of course, falls considerably short of the definitional criteria of a "durable solution" (Chapter 1).

Many residents noted that the location and design of the cluster village did not support their needs. An older man sadly observed that the walk to the mosque was too far for him. Some parents said schools were difficult to reach. Critically, residents commented that the village was not set up to support their livelihoods. It was too far from the market centre, the rivers where people fish and the lands where day labourers might find work. Moreover, no land or space was allocated for small-scale farming or raising livestock, essential sources of income and nutrition and among the few economic activities available to women. The cluster village provided shelter for some, but it did not resolve loss and damage or provide a durable solution. In our interviews, we learned that some displaced persons who had been allocated housing chose, instead, to remain displaced on the riverbank to engage in fishing.

The NGO Caritas, active in the Union for the past two years, has also undertaken a project to build climate-resilient housing and has so far constructed several units, with more underway. These are generally built in or near the neighbourhoods where displaced and at-risk families reside and therefore have fewer of the inconveniences or livelihood obstacles experienced in the cluster village. However, Caritas alone can't satisfy the housing needs of displaced or at-risk populations. More and better efforts are needed from the government and other civil society actors.

Those still displaced since Amphan

We interviewed people from households that had been displaced since 2020. All had lost their homes and land. Several individuals and families had also been displaced in previous storms. Older residents reported being displaced five or more times during their lifetimes. For security and solidarity, multiple displaced families often settle together in remote areas near the rivers, constructing small houses out of whatever materials they can find.

Food insecurity and extreme poverty had been, and remained, survival issues for the small community, with most interviewees reporting insufficient or no humanitarian and development assistance from the local government or NGOs. Community members engaged in fishing, when possible, although river fish stocks had declined in recent years. Seasonal government restrictions on fishing further limited the river's potential to support the displaced community. Many families had taken out loans from labour brokers, and most men from displaced households undertook debt-bonded seasonal labour migration, working in brick kilns or on fishing boats to repay their loans. Women, children and older men remained in the village, fishing in the rivers when possible and raising a small number of chickens, ducks and goats on the embankment. When schools finally reopened after Amphan, some children were kept home to help earn money. To reduce financial pressures, some families had arranged for their young daughters to get married, some as young as 11 years old.

In one area we visited, a cluster of 11 families lived precariously close to an eroding riverbank. In the 2024 monsoon season, the bulging Kholputua River had eroded over 100 m of riverbank to within a metre or two of the encampments. The people displaced there were clinging with what little earth remained, saying they had nowhere else to go and no means to leave. One woman we interviewed spoke of sleepless nights, worrying that, with her husband away working in a brick kiln, her children might be swept into the river at night. It was likely that the houses in this encampment were but one monsoon season – or perhaps just one storm – away from disappearing into the river.

Protapnagar Union. Photo by Steven Miron, 2024

An older man observed:

> Where will we go? Wherever Allah takes us. Some will have to leave this village and move elsewhere. Some will start to live in boats.

Protapnagar Union. Photo by Tanjib Islam, 2024

3.2.2 Mental health impacts and the loss of wellbeing

The impacts of these experiences on mental and emotional health were evident in many of the interviews:

> We have suffered greatly. The sorrow we have felt is indescribable. We would go collect water when the tide was low. We used a boat to collect water from a tubewell some distance far away. Food was quite challenging. We got some food. However, that support was short-lived. At the time, I was terrified to think about sanitation.

A woman described her and her family's experience in the aftermath of Amphan and previous events, and the continuing impacts on their lives:

> Every day, I would go to the place to bathe where my previous house was. When I go to bathe, the shattered tiles in my house stick to my feet. This house, which I created with my entire life's hard work, has broken. Every day, I live with that sadness. Our life is quite challenging. Those of you who have come here and listened to us, I can't tell you how much grief I have felt in this short time. The instances that have occurred daily since Aila or Amphan are too many to tell in this short time. When I go to bathe, I cry. The house I built with so much pain fell after eight or nine months. My husband developed a heart problem following the Amphan event. He couldn't deal with so many calamities mentally. If my sons eventually find employment, perhaps our fate will alter in the future.
>
> We intend to plant rice. The sight of rice lifts our spirits. However, we cannot grow rice in saltwater. Our lives are incredibly short. There is no end to our sadness in our brief life. Perhaps the next year will bring another storm, destroying my life once more. Even when something good happens, worry keeps me from experiencing genuine joy.

Another woman, whose family was displaced but rebuilt a house on government land, recalled:

> I transported every piece of wood in this house by boat and built my house with my own hands. Every time I build a house, I put in the same effort. But my house does not survive. Storms and cyclones strike and destroy it. I accepted this as my fate. I have no hope for long-term change…I also know that the government and non-governmental organisations will not aid me. So, there is no remedy to my situation. I constructed a house with my entire life's savings. When Amphan arrived and I realised that everything in my family was gone, I wailed and screamed. I felt the same pain as when one of my loved ones died.

The same woman also spoke of her loss of physical and mental wellbeing:

> I think I had my stroke as a result of overthinking. I didn't feel good about considering how to feed my children three times a day. Every second, I thought about how I could improve. How long will I be stuck in this water-locked state? I was not doing well. No one in my family was doing well in this situation. But my health worsened. Nobody asked what I was thinking. I later noticed I wasn't feeling well. I had suffered a stroke.

Fear of further or future loss is also common, as articulated by this riverbank dweller whose husband is away for half of the year, working in a brick kiln:

> I feel terrible at night. I thought about the possibility that my house would collapse. Since then, I have been unable to sleep at night. But because I don't have anywhere to go, I go to bed every night with the idea that I'll remain here. I was frightened of moving away from here, and I wasn't sure if I could stay in that area at all. But if I leave this spot, someone else may build a house in its stead.

One young woman, who was 18 years of age at the time of our interview but married at 13, recounted her experience of domestic violence in the aftermath of Amphan. We have chosen not to share the details of her story to protect her identity.

3.2.3 Staying versus leaving – no solutions

In describing whether or not they considered leaving their places of displacement and resettling elsewhere, those we interviewed aspired to better living conditions:

> All the families here will declare they wish to live somewhere peaceful. What's the point of working all day if I can't sleep at night because I'm afraid of an attack of a river or storm? We are not frightened to work, but once we have found a small place to live, we intend to stay there for the rest of our lives. We don't want anything more. We have no greed.

However, those aspirations to move were tempered by the lack of financial resources, land rights, social networks and/or livelihood opportunities to relocate successfully elsewhere:

> I often think about leaving, but where would I go with the family? We don't have any connections to go somewhere else and start living. We also tried to get a house in the Cluster Village and submitted the papers to the Chairman, the Union *parishad*, and the TNO office at Assasuni, but it did not work, and we did not hear anything back.

> We are poor people here. How can I think of moving? It requires a lot of money. People who moved away had previous connections in those places, relatives. That's why they could. I don't have the means.
>
> We cannot go and settle anywhere else, even in the *khas* [government lands], because they are controlled. Those people won't let us settle there.
>
> There were a few families who left. Those who can leave have already fled. I do not have the capacity, so I am bound here. I also wanted to leave, but I don't have any savings. I live on whatever my spouse earns, but I never could live the comfortable life [elsewhere] that others do.

Thoughts of leaving were also tempered by the stories of others who had relocated elsewhere but who had struggled in their new contexts:

> Many have abandoned the area. However, I have witnessed numerous people return. That means there is no peace outside the neighbourhood either…We all understand that they have returned after undergoing some hardship…The people call them "refugees", criticising them…So, when someone returns, we greet them wholeheartedly. However, there is no peace in the city. This is the primary reason everyone returns.

For one woman who had previously been displaced but successfully resettled elsewhere in the Union, there was less ambivalence about staying. She had found a rare opportunity, as a woman, to earn money ferrying people across the newly formed canal in her boat, even though her family remained relatively exposed to future climate risks:

> I want to be here until I die. After a calamity, I feel I would lose everything I have, but I will not leave here. I was born here. I got married here. How will I mix in if I move somewhere new? It appears impossible to me. I know that my kids will never want to go anywhere else. Many people in this area fled to other locations during the storm and returned because they could not survive. I believe more people will come back in future.

3.3 Those who Persisted in Place

In Wards 3, 4 and 5, the proximity of households to the levee break and the newly formed canals largely determined whether houses and lands were spared or destroyed during Amphan. The elevation of one's property and durability of structures also played a role. Residents whose houses were not completely destroyed, and who chose or were forced to remain in their homes, also suffered greatly due to the twice-daily tidal flooding, the impacts on food and water security, health, livelihoods and access to services, and the cumulative psychological toll of this two-year ordeal:

> The pain we endured for two years is beyond imagination. We elevated our bed and lived there for two years. During the storms, we lived in a building in the bazaar for a few days, but how long could we live there? Eventually, we had to return home. Once back, we built another elevated bed for cooking, where we placed a gas cylinder and stove. Our whole family lived on those two beds for two years. During those years, our beds were the only dry places we had.

> If you stepped down from the beds, you'd get wet. To go to the bazaar, we had to walk through the water, which reached hip level. We had to change clothes every time we stepped outside the house. Since our house is at a lower elevation, it was prone to having standing water.

The impacts of Amphan on mental and emotional wellbeing were palpable, as interviewees described their experiences and coping strategies:

> People suffered a lot when there were three to five feet of water here. They had to wait for nightfall just to use the washroom. My family and I lived on a wooden platform elevated from the ground, with only one bed. It was incredibly difficult. Now you can understand how mentally challenging it was for us just to use the washroom. I can't put into words the hardships the females and children had to endure for two to three years. Even now, after four years, the impact is still there.

Loss of wellbeing has been cumulative for many:

> Cyclone Sidr happened, and my younger aunt died. We buried her, and within a few days, the grave was eroded by the water. I saw it right before my eyes. I had nothing else to do at the time but stand there and cry loudly. A story like this can be found in every house here. Assume someone falls asleep after eating dinner, but then wakes up in the middle of the night to discover that the home is falling. Now tell me, who would want to reside in the neighbourhood where such calamities occur?

3.3.1 Staying versus leaving

It was clear from our interviews that most people whose houses hadn't been destroyed felt forced by circumstances to remain, despite the flooding. As with those displaced in and around Protapnagar, poverty limited choices and, therefore, aspirations:

"Only when the water receded due to low tide could we use the toilet. Otherwise, there were no options for us [women], especially for me. Later, we set up a hanging toilet inside the house, using rags as cover. We had to do everything in the tidewater. Sometimes we had to drink it as all the tube wells around us were underwater."

"I had a daughter through a cesarean section at the time. The hospital in Koira took me by boat. Amphan caused me to receive inadequate therapy. I spent seven days at the medical centre. Again, I transported my daughter via boat. She grew up along the route. She was prone to colds. We spent three years trapped."

"We believe practically everyone should leave the area, but we are trying to cope with the continuous change. We are here because we don't have a choice."

"When I see so much suffering in my life, when calamity strikes, there is no peace in our lives. When disaster comes about, I feel compelled to leave this area. However, one thing is obvious: I was born in this place. Feelings are hard to overcome. However, the environment around it is deteriorating every day. If I'd had money, I would have fled."

"When the sardar [foreman] oppresses us, we stand together and resist. We've done this several times. However, folks like us never develop the strength required to stand up daily to those who hold authority."

"We do not receive sufficient calories for the amount of work we undertake in the brick kiln. I get terribly hungry, so I eat whatever I can grab. Our food crisis is massive. There is no way to explain it. We don't even have money to buy biscuits. I make five to six thousand bricks per day."

"When I left home, I weighed 54 kg. When I went home after three months, my weight was 42 kg."

> One or two of us [families] have left the region. Not everyone has the opportunity to go. Not everyone has the same financial capacity.

Many conveyed a deep ambivalence about staying:

> Every year, one disaster after another, and I want to leave the place. But after the disaster, I don't want to leave here. I've thought many times in my life whether I could leave this location! But I do not have the financial capabilities. Almost every year, I have to go through this process. How long will I fight with the catastrophe? My husband cannot earn a living here. The condition of his body has weakened. I'm quite worried. And there are no opportunities for me to work here. My husband is unable to go to the brick kiln or the sea due to his poor health. We do not have agricultural land. Overall, I am living a pretty helpless life.

> When a calamity strikes, we must spend much time in the water. I feel like we're stuck here. However, when the water finally recedes, it does not feel the same. If we leave the neighbourhood, we are forced to pay rent, utility, water bills, and other expenses. Then our lives will become harder. So, I guess we are fine, even if we are trapped here.

> Honestly, I have considered leaving the area several times. If you had a building destroyed during Aila or Sidr, you would have also stated, "I'm not staying in this area". I stayed here because I couldn't afford to rent a house in the city. I reside on the land that my father had. This is also a major obstacle [to leaving]. My ancestors lived here. My entire family's graves are located here.

Not surprisingly, having land creates an additional incentive to stay:

> We all want to leave. However, there is no chance of leaving. If we could live comfortably here, we wouldn't have considered leaving. If you understood what was happening in the area during the disaster, you would not have asked us this question. When there is severe hardship, we want to leave the location. However, this is our ancestral property.

Furthermore, mobility aspirations are not uniform, as seen in our interviews. They can also differ considerably even within the same households, which is unsurprising given that the experience of loss and damage is often gendered, as we will explore later in this chapter:

> [My husband] never wants to leave his parents' home and move elsewhere. He wants me to understand that only those with money can head to the city. I own land here. This is a symbol of hope that at least we have something... My husband claims he wants to die here. If I stay in this place, I believe I will have to live in fear every year for the rest of my life because a storm will arrive and take away all I own. So, I want to leave. I didn't want to go when I saw how well my sons had settled here. My fate makes me sad. If I could have moved to the city and raised my children in the slums, I might have been better off.

3.4 Cross-cutting Themes and Challenges

Whilst the adversities and immediate prospects of those displaced in and around Protapnagar differ from those who were able to "persist in place", their experiences during and after Amphan clearly overlap.

Inadequate disaster risk reduction efforts, insufficient humanitarian assistance, limited access to healthcare and schools, and the cumulative effects of environmental disasters on economic, physical and emotional wellbeing have impacted both groups.

Here, we take up two additional cross-cutting issues shared by displaced and non-displaced persons in Protapnagar: widespread debt-bonded labour migration and the inadequate economic empowerment of women.

Brick kiln. 2022 © Sushanta Kumar Paul

3.4.1 Debt-bonded labour migration and the lack of alternative livelihoods

In Chapter 2, we referenced a study describing how labour migration in Bangladesh is often a form of "distress migration" and can, at times, meet the definitional criteria of modern slavery (Baradwaj et al., 2025). Although the practice of debt-bonded labour out-migration has existed in Protapnagar and elsewhere in southwest coastal Bangladesh for years, it became more pervasive in Protapnagar Union following Amphan. Since then, a majority of males, ranging from teenage boys to men well into their 60s, have participated.

Entire families, too, can fall into debt bondage at brick kilns (see Box 4 below). Though debt bondage is common in both displaced and non-displaced communities, displaced households are even more likely to engage in this erosive practice, given the magnitude of their disaster-related losses.

The losses and damages in the wake of Super Cyclone Amphan and other environmental disasters forced many people to take out loans from labour brokers and *bohoddars* (leaders of enterprises) to offset lost income, address food insecurity and cover household economic losses caused by the disaster.

These 'survival loans' are, in effect, advances on future wages to be repaid through physical labour, thereby creating debt bondage.

Most debt-bonded labour migrants from Protapnagar repay their loans by working in distant brick kilns or as part of fishing fleets, where they work for five or six months during the dry season, which begins in early November.

Our interviews suggest that those who work the entire five- to six-month period can generally pay off their loans and bring home additional income to support their family. However, such earnings typically do not result in significant savings to last a year, transformative livelihood investments or construction of climate resilient housing. Indeed, for the poorest households, seasonal labour income doesn't seem to break the cycle of vulnerability and debt-bondedness:

> The floods ruin the crops and land. During the monsoon, crops and vegetables often fail, and fish cultivation in ponds suffers due to the stagnant water. People are unable to work or earn money, forcing them to take loans from brick kiln and fishing fleet *bohoddars*.
>
> Left with no other option…people are forced to go to sea or to brick kilns to repay their debts. – A displaced person in Protapnagar

Brick kilns

By the time we started our field interviews in Protapnagar in early November, brick kiln labourers from the Union had already left for the season. However, we were able to interview people who had previously worked in brick kilns but had stayed behind this year. These included individuals who stayed home due to injuries or ill health, sometimes directly caused or aggravated by working conditions in brick kilns, as well as a few who were able to stay home due to improved household finances, primarily the result of better harvests as agriculture began to recover following Amphan. We also interviewed the NGO Jagrata Juba Shangha (JJS), which works with school-aged children in Protapnagar to develop a young generation of climate advocates. Their work regularly brings them into contact with entire families who have undertaken debt-bonded labour at brick kilns (see Box 4 below).

The men we interviewed described harsh, often inhumane working conditions at brick kilns – extremely long working hours with few breaks and almost no time off, though some were allowed to visit home for up to a week each work season:

> We have to labour 18 to 19 hours per day. We who work for daily pay should not be frightened of labour. So, we go to places where we can make certain amounts of money, no matter how much labour they assign us. I've often assumed this was the end, and I'd never return to the brick kiln. But we have to go because of hunger.
>
> They give me one day off per week. That day, I still have to wake up at 3 a.m. to start the machine. Then I have to work till 7 a.m. So, I even have to work on my off day. My time off is only for five hours.

Those we interviewed described inadequate nutrition, physical threats and corporal punishment by the *sardar* (foreman). Some recounted the injuries and punishments they or others had suffered, as well as the lack of medical care:

Brick kiln. 2022 © Sushanta Kumar Paul

> I feel embarrassed to talk about this in front of my son. Even if you are suffering from diarrhoea, you have to continue working, no matter what happens. The leader always carries a wooden stick, and if someone is seen as not working, he unleashes it on them. The leader controls the kiln.
>
> After injuring my foot, the *sardar* refused to let me go home for as long as I could work. When I could no longer walk with my foot and the filth inside had caused an infection, he allowed me to return home. The *sardar* behaved brutally. He tortured me a lot. Because I used to borrow money in advance before travelling to the brick kiln, I was required to repay the loan.

Extreme heat exacerbates already inhumane conditions:

> Working in the brick kiln has become more challenging as the weather changes. It is so hot that the risk of heat stroke is extremely high.

Wages vary depending on work experience and the volume of strenuous work labourers can perform. Roles at brick kilns range from more skilled work, such as brick cutting and kiln operation, to more physically demanding work, including stacking bricks, carrying bricks and loading carts. From our interviews, it appears that unless one rose in position over time – for example, to a more skilled role – over the years, their relative compensation would likely decrease as age and physical wear and tear reduced one's capacity to perform strenuous work.

Recruitment of Entire Families into Debt Bondage

Jagrata Juba Shangha (JJS), an environmental and social development non-governmental organisation (NGO), works with children in the southwest region of Bangladesh to develop the leadership and communication skills needed to become agents of change. JJS has worked in Protapnagar Union since 2023.

In our interviews with JJS, they reported significant numbers of children leaving school every autumn to travel to brick kilns with their families. Brick kiln owners entice families with larger loans than those given to single male workers, conscripting entire families (parents and children) into debt-bondage at distant brick kilns. Men and older boys undertake more strenuous activities that involve heavy lifting, whilst women, girls and younger boys are generally assigned somewhat lighter work, such as brick sorting and transporting bricks with pull carts. Many women and girls work as cooks, preparing communal meals for the labourers.

In addition to experiencing extreme hardship and other human rights violations at the brick kilns, children are unable to continue their schooling whilst away. When they return home in the spring, schools generally won't re-enrol children in the same class or grade, particularly if they have missed their exams, leading to very high dropout rates among children engaged in debt-bonded labour migration. Affected boys typically enter the workforce full-time, sometimes as rickshaw pullers in nearby cities and towns and/or continuing as seasonal brick-kiln labourers. Some affected girls work as domestic help in private homes, but many are forced into early marriage.

Brick kilns. 2022 © Sushanta Kumar Paul

Work on fishing fleets

We were fortunate to interview men from Protapnagar who, when we began our fieldwork in early November 2024, were preparing to leave for five to six months to work on fishing boats or in other roles supporting the fleets. We also witnessed their dramatic and emotional send-off from Protapnagar, which unfolded over two to three days and involved several hundred small boats packed with fishers, gear and provisions. The riverbanks in front of where the boats were loaded were crowded with friends and family members, primarily women and children, there to say goodbye. Each year, these fleets and others from around the region fish in the Bay of Bengal off the coast of the Sundarbans, the world's largest mangrove forest shared by both Bangladesh and India.

Fishing off the coastline of the national park area is strictly controlled by the Bangladesh Government, with the season running from early November into spring. Like brick kiln workers from Protapnagar, fishers are generally gone for five to six months per year, though some mentioned that they were allowed a home visit lasting a few days each work season. The fleets from Protapnagar generally establish their base on Dublar Char, an island in the Bangladeshi Sundarbans at the beginning of the Bay of Bengal. Fishers in boats go out to sea for up to 10 to 12 days at a time and then return to their island base for several days, with fishing schedules following tidal cycles. Workers remaining at the island camps dry and process the team's catch for sale to wholesalers. They also provide support for the fishers when they are onshore. Like brick kiln workers, those joining fishing fleets have also generally taken loans from *bohoddars*. Hence, this work, too, is debt-bonded, with fleet recruits obliged to repay their debt through labour. Some fishers we interviewed commented that the pay is generally better than brick kiln work, due in part to the dangers of working at sea. However, wage levels also vary according to experience, skill and the stamina required for each particular role. Fish driers back at camp, often younger, less-experienced workers or older workers no longer able or willing to work at sea, are generally paid the least.

Protapnagar Union. Departure of fishing fleets. Photo by Steven Miron, 2024.


Protapnagar Union. Departure of fishing fleets. Photo by Steven Miron, 2024

From our interviews and observations, we sensed the camaraderie among many of the fishers, who are often friends, neighbours and relatives. The adversarial and sometimes violent relationship between brick kiln workers and *sardars* doesn't seem commonplace among the fishers and *bohoddars* from Protapnagar. Interviewees also described fishing in relatively dignified terms, perhaps because it remains a traditional occupation and way of life in coastal Bangladesh. However, people lamented declining fish stocks and a growing oversupply of boats and fishers.

The dangers of this profession were well known to those we interviewed and undoubtedly contributed to the communal sadness and foreboding we witnessed at the time of the fishers' departure from Protapnagar. Climate change has heightened risks of unseasonable storms, which can form with little warning. However, improved weather information and mobile communications at sea have helped mitigate some of these risks:

> I'm very worried about my husband and sons. Every year, they borrow money and go to sea. They want to stop going next year, but they can't return the loans and must go again. This has been going on for several years. It would be greatly beneficial if the government were more aware of our lives. But I've never seen anyone worry about us.
>
> In reality, going to sea means risking my life, which is why the money is higher.

Due to the risks associated with working on boats, many men opt to work in brick kilns rather than going to sea.

Leaving again, to "cut rice"

Many who work in brick kilns and on fishing boats spend an additional one to two months away from Protapnagar during the rice harvest. Payment is usually made in rice, an income source which can contribute to household resilience in the face of household crop loss or damage caused by Amphan and other disasters. However, those we interviewed would much prefer to remain in Protapnagar with their families, farming their own land.

Loss and damage and distress migration

In Chapter 2, we discussed 'distress migration', which refers to migratory movements resulting from coercion and/or desperation, leading to risks to safety and wellbeing and the erosion of human rights. The link between loss and damage and distress labour migration should now be clear. Faced with unsustainable livelihoods and burdened with debt resulting from loss and damage, most men in Protapnagar have pursued seasonal work in brick kilns and on fishing boats, not out of aspiration but rather necessity:

> Even if I wanted to, I wouldn't be able to return and see my daughter should she become ill. I can't tell you how much this hurts. I'm tense, wondering when my house might fall apart again. When will I get a phone call telling me my house is no longer standing?
>
> Living away from family for more than half of a year really saddens me. I feel bad for my family, especially for my kids. My family also feels the need for my presence from time to time, but I cannot do anything about it. I have to earn money to run the family, and we accept this fate.

That, in turn, can contribute to further loss and damage – to life and health and through increased burdens on those left behind. It also leads to the loss of mental and emotional wellbeing through the anxiety and sadness of separation:

> When we are alone, especially if the males are not at home during a tragedy, we get very terrified. Furthermore, if there is a child in a household, we are concerned about their safety. (A woman whose husband works in a distant brick kiln.)
>
> My health is deteriorating due to my long years of working in a brick kiln. I have considered leaving this place several times. I have been to numerous locations to work in brick kilns. Every year in this location, we are concerned that our home might be destroyed. But I don't have the means to relocate and start a new life. (A brick kiln worker.)

3.4.2 Women and girls: economic and social disempowerment

A clear theme emerged from our interviews with both displaced women and women who had persisted in place: there were few opportunities to earn income beyond the narrow confines of household farming, fishing and caring for livestock, which negatively affected their wellbeing and resilience. Patriarchal constraints limiting women's work outside the home were a critical part of the dynamic. Still, there was a general sense that livelihood opportunities had worsened in recent years, especially for women. Repeat disasters and the cumulative effects of environmental degradation had taken their toll on the local economy in Protapnagar. They also made accessing education, skill training and employment opportunities outside the Union more challenging for women. Most of the women we spoke to had not received livelihood training from development actors or government programmes, and those who had described the experience as ineffective. For example, a few people we spoke to had been trained (or knew someone who had been trained) as seamsters and provided with sewing machines. However, in this remote and rural location, such training hadn't translated into income-earning opportunities:

> There are no employment options for women. Women are only encouraged to participate in household work. Girls here work as tailors, yet they make no money. People don't have money; who will pay for tailored clothing? Many girls are unable to do anything without their husbands' approval.

Moreover, with few concrete examples of women from the community who had succeeded in developing livelihoods outside of traditional household roles, some women had come to see education as of little benefit to themselves and their daughters:

> Poverty is so common here that no one wants to accept that studying could help. The inhabitants in the area are extremely hesitant to educate girls.

> There is no employment around. Now, I don't have much hope. I applied for jobs several times, especially for primary school teaching. I gave up around four years ago.

This has contributed to an increase in early marriage of girls:

> Many of the girls in our community marry before completing class six. Despite an awareness of laws against child marriage, no one in this community applies them. In this location, there are no opportunities for women to work and make money… When I was studying, my parents were enthusiastic. But now [parents in the village] show little interest in girls' education.

> In this country, females marry at the age of 14. There is no government surveillance. And the residents of the community never address these issues… Parents have no hope for girls because there are no jobs for girls in the area. If there were more work options, girls could escape poverty. We can't get employment opportunities without leaving the area.

Others also spoke of a direct link between their poverty, their inability to earn money and the feeling of entrapment:

> There are no jobs available for women in this area. If there had been work prospects, our earnings would have doubled. We would not be in such a bad situation if there were more options to make money. It's true that our men don't let us work. But if there were work prospects, I'm not sure what they'd do [i.e. they might be more open to women working].

> Even in the slums, dwellings are in poor condition. If my house is not great in the village, what is the point of my staying? I would prefer to live in a place with job opportunities.

3.5 IDPs Overlooked and Left Behind? Climate Change Adaptation and Development in Protapnagar

During our four visits to Protapnagar between October and December 2024, we encountered only a few organisations undertaking development work there. The work we observed or learned about, described below, was excellent, though much of it is in the early stages and not yet fully scaled. Travel challenges leave certain areas difficult to access. Additionally, the previous Chairman's hostility towards NGOs, including his outright physical threats, no doubt discouraged NGOs from working there. That appears to be changing. Both Caritas and the Sajida Foundation have now established offices in the Union.

Disaster risk reduction and climate-resilient housing

We previously said that cyclone shelters in Protapnagar are inadequate in number, with overcrowding an issue. Many are too far away from residents in Protapnagar, which is especially problematic for people with disabilities, older people, pregnant women, and families with very young children. Critically, they were widely criticised as unsanitary, not gender friendly and very uncomfortable. This puts lives and wellbeing at risk.

Fortunately, there are excellent projects that are beginning to address these problems. Caritas, with support from local civil society and the municipal government, has extensively renovated five of the Union's eight multipurpose shelters. Upgrades include the creation of gender-friendly spaces (separate quarters and toilet facilities for women and private areas for breastfeeding), improved water, sanitation and hygiene (WASH), and increased access for people with disabilities, both within the facilities and at the shelter we visited, extending to the nearest roads. Also, at the shelter we visited, which is a school, Caritas created a livestock shelter, addressing a gap that research participants mentioned was a significant barrier to evacuation during storms.

At the time of our research in late 2024, Caritas had built, or was in the process of constructing, 28 climate-resilient housing units for some vulnerable people in exposed areas. Whilst one NGO alone can't address the acute need for such housing, it has dramatically enhanced the lives of those chosen for housing. Unlike the government-built cluster housing, these houses are within existing communities and neighbourhoods and thus have avoided the pitfalls described earlier – of locating housing too far away from livelihood and critical social and cultural centres of activity.

Friendship (NGO) has piloted climate-resilient housing units that can also serve as small cyclone shelters. At the time of our field research, they had built four units and had two more under construction in remote areas far from existing cyclone shelters. Priority is given to people with mobility challenges – for example, people with disabilities, older people and single mothers caring for young children. Each house is designed for and occupied by one socioeconomically disadvantaged household. However, designated nearby families and individuals can take shelter in these houses during floods and cyclones. The homes are equipped with solar power, adequate WASH, and a livestock shelter. This excellent pilot project addresses the inadequacy of shelters for people in remote areas and should be scaled up.

Friendship has also done extensive work planting and regenerating mangroves along the tidal rivers around Protapnagar. This nature-based solution helps prevent riverbank erosion whilst creating protection barriers against storm surge.

By design, the project has also created livelihood opportunities for women in the communities near the reforested areas. Friendship has recruited and trained community "caretakers" for the mangrove nurseries and restored areas. In return, these women can sustainably fish and harvest crabs and shrimp in the mangrove areas for personal consumption and resale. In the area we visited, there were also plans to create apiaries, with honey to be cultivated for resale.

WASH and other infrastructure

Caritas has undertaken several important WASH projects in Protapnagar. For example, they have increased the storm resilience of several deep tubewells by raising their height to protect against floods and improving accessibility for people with disabilities. At the time of our fieldwork, they had built or rebuilt seven climate resilient tubewells. Other WASH projects by Caritas include creating pond filtration systems to ensure the safety of freshwater ponds, the installation of rainwater harvesting units and the construction of latrines. In one area where saline intrusion has rendered nearly all available freshwater unusable, Friendship has built a water desalination plant, providing low-cost, potable drinking water to 220 households in the nearby community. The freshwater needs of these households are also supplemented by seasonal rainwater harvesting systems.

Uttaran, based in Satkhira, which is also in the southwest, is engaged in rebuilding roads in Protapnagar Union, which is vital to the liveability and commercial activities there. Many roads and footpaths were destroyed or severely damaged during Super Cyclone Amphan and have remained in disrepair. Uttaran hires local people, women and men, for these projects, providing a very welcome source of income for people whose livelihoods were adversely impacted by Amphan. Caritas, too, has undertaken road repair work, including raising road levels to improve flood resilience. Like Uttaran, they employ local women and men in these projects.

Rural livelihoods and empowering women

One hears about small-scale NGO initiatives in Protapnagar, such as teaching animal husbandry skills to women and training and equipping women to become seamsters and tailors. However, none of the displaced or involuntarily immobile people we interviewed from Wards 3, 4 and 5 had developed new livelihood skills that could potentially be transformative. Indeed, we came across anecdotal evidence of an NGO excluding members of a displaced community from a livelihood skills development project offered to nearby residents who hadn't lost their homes.

Sajida is in the early stages of rolling out an interesting rural livelihood project as part of its ENGAGE project. Based on extensive research conducted over the past several years, potential new cash crops have been identified that can be grown and sold directly to markets or intermediaries as ingredients in higher value-added food and healthcare products. Sajida is working with local farmers, businesses, and authorities to address the logistical and commercial challenges of bringing such products to market and creating resilient income streams.

Projects addressing loss and damage and displacement

Sadly, aside from the 'cluster village' project, whose limited impacts we've discussed above and in Chapter 2, we are not aware of any government programmes explicitly aimed at resolving the multidimensional impacts of displacement related to loss and damage in Protapnagar, let alone interventions aimed at delivering durable solutions. However, during interviews conducted after the conclusion of our fieldwork in the Union, we identified a couple of thematically relevant NGO interventions and would like to note them here.

The NGO Agrogoti Shangstha provides psychosocial counselling to women who were previously trafficked abroad. Whilst their work is primarily centred in communities adjacent to Protapnagar, a small number of beneficiaries were reached within the Union. Another NGO, LEDARS, is piloting "Project Loss and Damage" in Protapnagar, which aims to compensate families who have suffered adverse storm impacts in recent years. The project is also helping communities prepare for future climate shocks by training women in more resilient organic and saline-tolerant farming methods, developing water purification systems to address increasing water salinity and experimenting with climate-resilient housing models. The programme is still in its pilot phase and is hoping to secure long-term funding.

Protapnagar Union. Photo by Dyuti Tasnuva Rifat, 2024

Hajinagar, Tongi. Photo by Tanjib Islam, 2024

Chapter 4

Case Study on Urban Integration

Hajinagar, Tongi

> *"I LOST EVERYTHING IN THE RIVER. AFTER THAT, I CAME HERE. I DON'T OWN ANYTHING ANYWHERE. I DON'T HAVE ANY LAND. THAT'S WHY I LIVE HERE." – A RESIDENT OF HAJINAGAR*

The Hajinagar informal settlement in Tongi, also known as Haji Mazar and the Tongi Mazar slum, is located next to the Tongi Khal, a canal of Turag River. Tongi is a major township in the city of Gazipur, situated on the northern outskirts of Dhaka, the capital city. Tongi and other areas in Gazipur are home to several Export Processing Zone (EPZ) enterprises. The area is considered an economic growth hub, and, as such, it attracts many job seekers.

4.1 Context

Hajinagar is adjacent to the Bishwa Ijtema field, a large open area along the canal where the Bishwa Ijtema gathering takes place. The Bishwa Ijtema is one of the world's largest annual Muslim religious gatherings, attracting an estimated four million participants in 2023. Due to the growing number of attendees, the original three-day religious meeting has been split into two separate three-day events, held approximately a week apart each January or February.

The Hajinagar informal settlement, comprising several hundred homes and temporary structures, houses well over a thousand people. The neighbourhood is divided into two distinct residential areas. In the area closest to the Bishwa Ijtema field, people live in temporary structures on the main rubbish dumping ground for the Bishwa Ijtema. For approximately one month leading up to the event, residents are forced to vacate and tear down their shelters so that trash can be dumped there during and after the festival. Once cleanup from Ijtema has concluded, most who had resided there return to rebuild their temporary shelters. Many residents live in the rubbish dump to avoid the higher rents in the more permanent sections of the informal settlement. The cycle repeats each year.

"We live on the open road here [during the Ijtema]. I have become accustomed to it, but I don't want to live on this open road anymore. Maybe I am talking so impatiently because I have an Ijtema coming up. Every year at this time, I find myself shedding tears as I prepare to pack everything and depart."

"When I was pregnant with my second child, I suffered a lot. It was during Ijtema, and we had to tear down our house, move somewhere else and later return here. It was really pathetic. Again, for this year, in a week we will have to tear down our house and stay somewhere else for a month. I still don't know where we will go. It's the same old story every year. Now if I rented a place, it would cost me an additional 3,000 taka [per month]. How can I afford that?"

"Trees cannot be planted here. Heat has increased substantially since the fire [in 2021]. It's been hot here for the past two or three years. Once there was a pond here, and the wind would blow from it. We essentially constructed our homes by filling the pond. There are 217 homes on top of this garbage-filled place."

"Here, 10 families share one washroom. If I returned to the village, maybe I would have my own washroom that I would use alone. I wouldn't have to buy water there."

"I came directly [to Hajinagar], and ever since, I've lived here. When we came here, I used to pull rickshaw vans. I was also a coolie in the Tongi bazaar. As a coolie, I could not earn much, so my uncle somehow managed to get me a van rickshaw...I am completely illiterate. As a result, no one wants to hire me."

Hajinagar, Tongi. Photo by Tanjib Islam, 2024

Residents speak of the challenges of living this way:

> The Ijtema will take place in January. For that reason, all of the households here in the field will shift to the riverbank and stay there until the Ijtama is over. We don't have anywhere else to go. Even if it is dangerous, there are no other spaces…Every year, we must tear down our house, live somewhere else, come back and rebuild it. [Rebuilding will cost] around 5 to 6 thousand taka, an added burden on our already burdened lives.
>
> Every year, they dig a huge hole here and dump all the garbage generated by this event. Then, after Ijtema, we move back here and set up houses on the pile of garbage. The insect infestations and the unbearable smell are the worst parts of it. We wouldn't have experienced this if the river hadn't taken away our house. Our lives got ruined by the river.

The other area of Hajinagar consists of more permanent structures. The area is densely populated, with small residential units supporting multiple household members and sometimes more than one family. Despite Tongi's reputation as an economic growth centre, many of the residents living in informal settlements in Tongi are chronically underemployed. Those we interviewed said that household income came primarily from informal and part-time low-paying jobs – as domestic workers, rickshaw pullers, seamsters, municipal sweepers, office cleaners, day labourers, shop and market stall assistants, and factory workers in the garment and poultry industries.

Many spoke of the ongoing struggle to afford basic needs, including secure and weatherproof housing, food, schooling, and medical care.

Like many other informal settlements in and around Dhaka, access to fresh water and sanitation is a significant issue affecting the wellbeing of many residents. Traditionally, Hajinagar's residents had relied almost exclusively on water from the Turag River, which is known to be highly toxic due to raw sewage, industrial discharge and seasonal pollution from the Ijtema, with pollution exposure most adversely impacting women and girls from the informal settlement (Hoque et al., 2021). The installation of several tubewells by the municipal government and NGOs has helped alleviate the problem. However, many in the settlement still rely on river water for domestic activities, and some residents are forced to buy fresh drinking water at considerable cost, often from unscrupulous landlords. Sanitation facilities in Hajinagar are generally inadequate, most acutely so in the rubbish dump area, where Hajinagar's poorest residents live. Water quality and sanitation worsen further during the monsoon flooding season:

> Previously, we used this dirty river water for everything except drinking, but the current councillor has set up a pipe to supply water near us. I remember pushing away floating dead chickens and a dead dog with my own hands to shower in that river. It was horrible.

Extreme heat during the summer months, which has intensified in recent years due to the adverse effects of climate change, is impacting health, wellbeing and the ability to work in this 'heat island'. Most houses are constructed using tin, and the lack of space combined with the toxicity of the rubbish dump make it difficult to grow trees. Flooding during the monsoon season, exacerbated by poorly functioning drains, is also a challenge. Many of the temporary structures offer insufficient protection against heavy rains:

"After coming here, God knows how hard it was for me to find work. I searched for work everywhere and finally could find one which would pay me 25 taka. I had to work all day long just to earn 25 taka. With that, I fed my kids and raised them."

"[Women] can work as a domestic helper. But they don't hire you if you have small children, because they know if you have children, you won't be able to meet their expectations."

"My husband sometimes earns 400, sometimes 300, and sometimes can't earn at all. A few months ago, he was bedridden for two months. He was suffering from a fever. We could not earn a penny during those two months. That was hell for us." [Wife of a rickshaw puller]

"I used to work at a garment factory but left after the birth of my last child. I worked there for four years. My elder son was also sick, and I was about to give birth to another child. As a result, I left the job."

"The weather is boiling in summer. We have no way of dealing with the heat. There is no free space here to plant trees. Furthermore, there is no system in place to remove wastewater from this location."

"That's the only tree here. There is no space for planting trees nearby."

"All the houses are made out of tin, and the ceiling is very low as well, which causes extreme suffering during summer...Only at night does it get better."

"I found peace in the village. I'm not comfortable here. There's no air around. We simple folks of the countryside are so naive that it's difficult for me to mix with the city people. Even if you open the door to the village house and leave, no one will steal. Here, thieves break down the door."

> Waterlogging happens here. On wet days, I carry [my son] in my arms and then transport him [to his activities] there and back. Cooking is quite difficult for me during the heat. For the past few years, living in this neighbourhood has been quite challenging. You cannot sit in my room on a hot day this time of year. It becomes hot in this room where I have to cook. During the summer, I visit my parents' place and sit for a bit. However, the temperature does not change there. It is impossible to plant trees in this location.

Despite the challenges of life in the neighbourhood, the Hajinagar informal settlement is overcrowded and, like most Dhaka slums, struggles to accommodate newcomers.

4.2 Displacement and the Journey to Survive

The simple oral history of Hajinagar that emerges from our interviews suggests the informal settlement began to form around four decades ago, when an earlier generation of unhoused people cleared the jungle-like area near the river and canal to build modest shelters. The residents we interviewed, all participants in Sajida's Sudin programme, had arrived at different times. The most recent newcomers we spoke with had arrived four years earlier (two such families). At the other end of the spectrum, one person we interviewed was born in the slum more than three decades ago. Most of those we interviewed had left their rural and small-town areas due to the adverse impacts of environmental disasters – primarily floods, cyclones, and riverbank erosion – which led to the loss of land, homes, and livelihoods, as well as the inability to rebuild their lives locally. Some had family in Hajinagar or elsewhere in and around Dhaka whilst others settled in Hajinagar after failing to find resettlement places elsewhere. None that we spoke to had received aid or support to help them return or resettle in the aftermath of their displacement.

"My home was in Jamalpur. River erosion destroyed everything, so I relocated here…We always had to struggle to survive each storm. However, when a flood hit our house four years ago, we lost all hope of surviving there."

"I arrived from the village. I had no idea what kind of work to do in the city, so I started raising animals as soon as I arrived. I had several ducks. However, the water of the Turag River is harmful, so all of the ducks died…I raised goats for several months. However, my luck was such that the goats also died close to the Turag River."

"I used to send my daughter to school earlier. But towards the end, due to my lack of money, I could not do anything for her. She used to cry at home."

"Both of [our sons] studied until class six. We could not continue their studies mainly because of money. We had to pay 500 taka monthly for private tuition, 250 taka monthly for school fees, and there were additional costs for stationery. Their father could not bear the costs. He used to be a rickshaw puller."

"We couldn't admit our children to schools. When they heard that we had stayed in the slums, they thought that we might not be able to educate our children. Although primary school education is free, after that the high schools mistreated us. There is no government high school in this area. So, you can understand how much government support there is."

"If I were to die living here, even in the grave I would not be resting in peace. I couldn't die peacefully, knowing my sons are living in this situation. But if I had a permanent piece of land to call my own, even if I had to live in a tent, I would live there happily."

"We just want a permanent piece of land that we can call home. We don't want to live with the constant fear of getting kicked out of here anymore."

The resettlement stories shared were not nostalgic. They were born of heartbreak from the loss of homes and land, the struggle to survive, and separation from place, community and a way of life:

> Four years ago, I lived in Barisal…After my house was demolished [by a flood], I couldn't find anywhere to live. I tried but couldn't find work. Then I travelled to Dhaka, owing to a lack of food…I came to the city because all of my family was there. Otherwise, I would not have dared to arrive [at this place]. I had to come here because I didn't receive any [humanitarian] assistance.
>
> I'm from Bhola. After the river destroyed our house, I came here to Dhaka. This was extremely painful. Now, as I recollect, it breaks my heart. I could not save a single thing from my house when it got eroded away.
>
> I came to Dhaka with only the saree I was wearing, the only thing I could save from my house.

"My son is addicted to drugs. He's ruining my life. The most significant loss since moving to this neighbourhood is that my kid has begun to use drugs."

"Addiction is all my brother understands. If possible, he sells my clothes to pay for his addiction. My brother takes heroin. I left him in jail prior to the last Eid. It takes money to pay for rehabilitation. I don't have very much money. My brother said he would murder me. I also left him in jail so that he might recover."

"Many girls here now take yaba. When there is unrest in the family, they take it to feel better for a while."

"The neighborhood's environment is awful. I had often considered leaving this location to live with my two sons… I'm not sure how I'll handle it if he becomes involved with drugs. Because my husband is not present, I am responsible for practically all of the household tasks. Where we shall end up in life is unpredictable."

"I just want a piece of land that I can call my own, I don't want to live in this painful place anymore."

"I want to leave, but we are just not capable of it. No one wants to live in a filthy environment like this."

Tongi. Photo by Dyuti Rifat, 2024

People generally arrived in Hajinagar with little or no money, few connections, and few or no skills transferable to the urban job market. Most struggled to find work sufficient to support basic needs. Many experienced or were at risk of food insecurity and scrambled to find any source of income. It was especially hard for women needing to find work, such as this resident who arrived caring for her husband, who had a disability, and her children. Later, her husband passed away:

> Just to survive, I had to do a lot of work. I did many types of jobs. My first job here was cutting vegetables at a restaurant, then carrying and supplying water. I used to get 25 taka a day, which was not sufficient at all. Then I worked as a brick breaker. If I could break 100 bricks, they would pay me 30 taka, for 200 bricks, it's 60 taka. Then, after a few days of doing this, I got a job as a soil cutter. These were really intense jobs. After a while, a man asked me to work at his restaurant. He would pay me 40 taka. I took the offer and continued in the restaurant. After working there for a few years, I found myself unable to continue working as I developed injuries to my hand from carrying all the heavy pitchers and large pans. As I got older, I was unable to do most types of work, but cleaning was easy. You just have to stand and clean the roads with a broom. That's why I am continuing to do this. To feed myself, I have no other choice.

Escaping economic insecurity is difficult for the residents of Hajinagar. When household breadwinners face illnesses, injuries, layoffs or caregiving duties, entire families can experience a crisis. This can be a recurrent problem for those who undertake strenuous labour during extreme heat or flooding, such as rickshaw pullers:

> Whenever it rains for days, my husband cannot earn much and sometimes cannot go to work at all. If he cannot work for two days, we will have to compromise on our food. Most of the time, my husband gets sick during the hot weather.

People from the informal settlement also encounter discrimination in many aspects of their lives, including employment. A woman resident who holds a master's degree shared her experience:

> I am not doing anything right now. However, I previously worked for an NGO…I used to conduct surveys. I worked till September 2023, after which I have not been working. I am unable to find suitable employment. As a resident of this neighbourhood, people conducting the hiring tests look at me [with bias] when I seek jobs. People in Dhaka believe that living in a slum makes it impossible to find a good job. Employers consider us filthy because we live in a slum…Getting a job requires networks, which we slum dwellers lack. When we go to buy a SIM card for our phone, they treat us rudely because my identity card shows that I am from a slum.

> They don't even think we can have a respectable profession…The same applies to marriage. We are rarely able to build marriage ties with people from other locations.

Furthermore, inflation, which has increased dramatically in Bangladesh due to COVID-19 and in the aftermath of last year's political upheaval, contributes to people's insecurity:

> Now, even with 6,000 taka, I can't pay all the bills. My electricity bill is very high. I have to pay 200 taka per month for water. There are some leaders here. We have to pay them because the electricity line is illegal here.

4.3 Other Sources of Insecurity

Environmental toxins, health and healthcare

The toxins found in the river, the rubbish dump and the larger environment can significantly impact health and wellbeing. Poverty leads to greater exposure to environmental hazards and serves as an obstacle to accessing needed healthcare:

> I used to collect rubbish from the Turag River after the Ijtema and resell it. Some harmful compounds from there became embedded in my fingernails, and I developed an infection. I could not receive treatment. I didn't have any money. Eventually, I went to the Tongi Government Hospital. The doctors there told me that they would have to cut off my hand. The doctor basically said that he'd have to amputate my entire hand.
>
> Then I wondered, who would feed me if my entire hand were detached. [Later,] unable to bear the agony, I went back to the hospital. Then, they cut off all of my fingers. I'm continuing to work with this hand. [Against the doctor's advice, she insisted that the hand not be amputated.]

Discriminatory attitudes towards residents of informal settlements also create barriers to education. Moreover, children are sometimes taken out of school by their parents, particularly in times of economic stress:

> When [our sons] were in class six, their father could not bear the cost of schooling, so they dropped out. It was easier for us to send them to work than to continue their education, and they have been working ever since. The first time they started to work, they were 12 and 14. They got paid 3,000 taka each.

Withdrawal from formal schooling is especially impactful on girls:

> Boys can work whether they learn or not. However, this is not always the case for girls. The question of whether girls complete their education and find work is particularly crucial. If a child marriage occurs, the in-laws undertake full responsibility for the girl's education [so schooling rarely continues].

Safety regulations are not well-enforced in most urban informal settlements, including Hajinagar. The risk of fire is a significant source of insecurity, given the high density of housing, the prevalence of illegal electrical hookups, and the absence of safety protocols. In 2021, the Hajinagar settlement experienced a devastating fire:

> Three years ago, this area burned down. My house has also burned down. There are reports that a mad woman set fire to her house on a cold winter night. Again, many claim that the fire was started for political reasons. I cannot say for sure. Many believe that the fire was lit to remove us. Everyone near that pond back then [where the fire occurred] lived in wooden houses. After the fire, the pond was all filled with rubbish and then sand. Following that, we constructed new dwellings. There is an abundance of polythene underground. This polythene produces great heat. Furthermore, no house is guaranteed to last here.

Like most informal settlements in Bangladesh, Hajinagar is considered on 'government land', with land use determined exclusively by government officials. Even the informal dwelling landlords, to whom tenants pay rent, don't have a legal claim to their land:

> This is government land where we have lived for a very long time. Still, they haven't torn it down, but they can at any moment. We don't know where we will go if it happens. No government has ever cared for us. They have not undertaken any development initiatives for us, ever. We have cast our votes here, but even the elected member of parliament that we voted for never once gave us any attention. They could have taken our names, made a list of the neediest, and provided housing. If they force us to move away, we will take shelter by the river and build a hut. Otherwise, we don't have anywhere else to go. Now I don't have any land to go and live on. If the government decides to tear down this slum, we will be homeless. I don't have the ability to buy land. I feel insecure because anyone can kick us out at any moment. We will have nowhere to go.

Drugs and crime have become a grave concern in Tongi. Although there are periodic raids and crackdowns on drug dealers and drug use in the Haji Mazar (Hajinagar) settlement, the problem appears to be growing, leading to other impacts, including an increase in crime:

> This is one of the most hazardous things for the children growing up here... Because this is a slum, doing anything illegal is easy. The administration has the authority to put an end to it. However, because certain people benefit from it, they refuse to stop it. I will also state that local drug addicts encourage others to become addicted. As a result, the number of addicts is on the rise. The market for drugs has also grown. For poor people, addiction is an opportunity to cope with several kinds of difficulties. This is a place of sin. You'll find all sorts of addiction here, all the wrong things happening. I am tired of living here. If I stay here, at any time, my kids can get involved in youth gangs, addiction or gambling. I don't want to risk their future.

Hajinagar, Tongi. Youth community theatre. Photo by Tanjib Islam, 2025

4.4 Loss of Wellbeing, Feeling Trapped, and the Desire to Leave

In our interviews in Protapnagar, we saw how displacement, involuntary immobility, loss of livelihoods and erosion of wellbeing had adverse impacts on mental health. Many of the people we spoke with in Hajinagar described how conditions in the informal settlement further contributed to their feelings of loss:

> What should I even tell you about insecurities? We are floating people. There's no security at all. All the time, this fear is in me that anyone could uproot us at any time. What else can I do other than live with this fear? I can't go anywhere else as I have nothing in my village. Everything got washed away by the river, not a piece of land remains.

A Sajida development officer working in Hajinagar put it succinctly: "Nobody feels at ease mentally in this slum." It is unsurprising, then, that when we asked people about their hopes for the future, the desire to leave Hajinagar was a common refrain:

> Everyone in this area is getting addicted to drugs lately. I was terrified for my sons. I have a granddaughter who is in class five. I am very worried about her. Another reason I've been telling you about moving to the village is to protect my granddaughter from drugs. I really don't want to stay here. For the betterment of my kids and to give them a future, I want to move to a better environment. I think it would have been much better if they had grown up in the village.

Many expressed a desire to return to their rural lives, although some acknowledged that was unlikely to happen:

> I would like to go back to the village. I do not have land there. I have thought about this. If I could save some money, I would buy a piece of land in the village and maybe go back and start building a house after a while. This will be my plan for the rest of my life. But I know it will not be possible.

> If me and my husband could earn a bit more, we could afford to buy land in our village. But as we are not seeing any improvement in our livelihoods, I guess we are stuck here.

Still, some did see their future in Dhaka, though not necessarily in Hajinagar:

> I will try to stay in the city. If I buy land in the village, there's no point, as in the village, a woman cannot just go and earn. The opportunity is very small. So what's the point of having a property if my family cannot eat? So, I want to live where I can do something and earn a living. I've been running a shop here for 10 years. I can't leave suddenly. We do not have that kind of financial capacity. But this area is not safe for my daughters. The girls want to leave. I tell them not to insist.

From our interviews, it was clear that even years after people's displacement to Hajinagar, Tongi, the losses and damages associated with displacement remain unresolved. Precarity, born of landlessness and economic insecurity, continues for the residents interviewed in Hajinagar. Further losses and damages to mental and physical health and personal security continue and are extending across generations.

Yet few of the people we spoke with had given up hope for a better life for themselves or their children. An older, unwell person we interviewed, displaced relatively not long ago from his rural home to Tongi, did speak of "death as being a solution". However, nearly all of the other interviewees were still working to improve their own lives and the lives of their families, with some rather optimistic, due in no small part to the support they had received through Sajida's Sudin programme, to which we now turn.

4.5 Sajida Sudin (Good Days) Programme in Hajinagar, Tongi

Syed Humayun Kabir established the Sajida Foundation in 1987. In 1991, as Chairman and Managing Director of Pfizer Bangladesh, he persuaded Pfizer, then preparing to exit the Bangladeshi market, to donate 51 percent of its shares to the Sajida Foundation. Since then, in collaboration with Renata (the name of the company following Pfizer's exit), Sajida has developed programmes in Bangladesh aimed at alleviating urban poverty, supporting women's livelihoods and addressing the adverse impacts of climate change on vulnerable people's lives.

It also supports the physical and psychosocial health of poor and marginalised communities, notably integrating mental health into much of its programming, which is an uncommon but potentially life-changing intervention.

4.5.1 Programme overview

In 2021, Sajida's Sudin ("Good Days") programme was launched in Hajinagar. The Sudin programme takes a multifaceted approach to supporting underrepresented and underserved urban poor through six workstreams:

Economic support: Interventions, including microfinance for small business development, skills training and family savings programmes to build individual and household economic resilience.

Education support: Helping to improve school attendance, learning outcomes and educational levels.

Health and healthcare support: Comprising both preventative and curative care and education, with a focus on improving health knowledge and healthcare-seeking behaviours.

Community mental health support: Psychosocial wellbeing support and mental healthcare through a tiered approach, ranging from community awareness to wellbeing counselling to psychological and psychiatric care.

Community building: Strengthening community social networks, increasing gender rights awareness, improving the inclusion of marginalised community members and increasing women's leadership in the community.

Service integration: Linking households and individuals to relevant Sudin workstreams, external services and service providers (including social safety net services and legal documentation).[1]

The programme prioritises community (client-centred) participation and uses trauma-informed and strength-based approaches.[1] Each cohort of participants is enrolled in the programme for two years. Sajida acknowledges that a two-year period for participants may seem short given the challenges faced by the most vulnerable and marginalised residents in Hajinagar. However, Sajida's intent is to maximise the overall number of communities and households participating in the programme, so has set time limits on the programming for each cohort. Moreover, Sudin's overarching goal is to promote positive behavioural changes that can foster greater empowerment. The goal is to help participants develop the knowledge, skills and agency they can use to transform their own lives over time. In the words of one of Sajida's programme officers working in Hajinagar:

> Finding a lasting solution requires making personal changes. Since we started working here, we've repeatedly mentioned that we [Sajida] won't stay here forever. Though we assist them today, afterwards, they will have to figure out how to help themselves. I believe that's an ongoing [i.e. progressive] solution. Sudin entails empowering people to take control of their own wellbeing.

"At first, we had meetings on the street. Then Sajida moved the meetings to the community space. There they talked about the bad effects of drugs. They talked about preventing child marriage."

"They teach us many things, like hygiene, fire preparedness and so on. These are helpful."

"They provided us with a medical card. Whenever we are sick we go there, they charge only 10 percent of the medicine cost. The only cost I need to bear is the transportation cost."

"Sajida's work is really good. I took out a loan once, I invested in my small cart. I profited from the loan. Then they also provided tuition for my sons. These were really helpful."

"Sudin entails empowering people to take control of their own wellbeing." – Sajida project officer.

"When Sajida arrived, I was pregnant. I was dealing with a lot of challenges in my life. Nobody in my family knew how to treat a pregnant woman."

"We were struggling to do business, their loan enabled us to earn more and develop. They are supporting us to be stronger."

"Many of us did not have birth certificates or national ID cards. They helped us get them. We were not aware of our children's education. They made us understand the importance of education."

"These documents are incredibly important for admitting children to school. Birth registration documents are required for all vaccinations."

Hajinagar, Tongi. Photo by Tanjib Islam, 2024

Sajida conducts extensive interviews to identify and enrol the most vulnerable families into the programme. Vulnerability dimensions used to shortlist and select participants include the following categories: Economic, Education, Health, Living Standards, Disability, Gender and Violence and Social Networks. Even before launching Sudin in Hajinagar, Sajida had begun building trust with residents and cultivating an understanding of the community's needs. In the words of a Sudin participant:

> They came here after COVID started. At that time, we had no work to do. We were on the verge of starving, but they fed us rice for three months. Initially, they stated that they would provide us with food for one month. However, they also said that if they provided us with today's food, they wouldn't supply us with tomorrow's food. They told me to think about how to get tomorrow's food ready.

"The tutor they chose for our child was excellent. He was caring of our children. At the time, our children were highly engaged in studying."

"They made us understand the importance of education."

"I admitted my niece to a school through Sajida. Sajida also arranged private tuition for them. Now, not only my niece but 21 more children studying in Asraf School receive the tuition fees and necessary stationeries for a year plus private tuition from Sajida. [When my son was young] I could not continue my son's studies there because of the cost, but now these children can. This is undoubtedly a good thing for this community."

"I deposit 200 taka every month. I've been saving money for about a year. If I deposit 200 taka, I'll get 100 taka in interest. I deposit money into the savings account for where I have an 18-month plan."

"If I can save some money and buy a place in the village...I dream of it now."

"My daughter is in seventh grade. She attends the Sajida Foundation's meetings on the negative impacts of child marriage. She then goes home and shares with me. Again, I remind her that we had a lot of problems in our life because we married at a young age without studying, and that this should not happen in their lives. I couldn't discuss this with my mother when I was a teenager. I was terribly embarrassed."

Whilst not explicitly employing a 'durable solutions' framework vocabulary in its programme descriptions and goals, the Sudin project is nonetheless highly relevant and instructive to the main theme of this research project: the potential role of durable solutions approaches to displacement related to climate change loss and damage. Although Sudin does not specifically target disaster-displaced persons, a significant proportion of participants were forced from their rural homes and lands to Hajinagar due to environmental disasters, as reflected earlier in our interview findings. Moreover, the Sudin workstreams align closely with many of the criteria of conventional durable solutions frameworks. Critically, the workstreams are designed to be synergistic (i.e. mutually supportive), and aim to reduce the participants' economic and non-economic vulnerabilities and losses, much like how 'Loss and Damage' is conceptualised within the United Nations Framework Convention on Climate Change and elsewhere.

4.4.2 Sudin programme impacts

We interviewed participants from Sudin Cohorts 1 (2021-2023) and 3 (2023- ongoing). Most expressed a high level of enthusiasm for the programme. This extended to the individual workstreams in Sudin, as well as the overall contribution of the programme to individuals, households and the larger community. Whilst we do not go into specifics of each programme stream in this report, the quotes from Sudin participants shared throughout this section give a good sense of how the various programme workstreams are impacting lives.

Based on our interviews with participants and Sajida officers, we identified four key factors on why and how Sudin is so impactful.

"Nobody feels at ease mentally in this slum." – Sajida programme officer

"My relationship with my daughter has greatly improved after Sajida Foundation assisted us. My daughter had informed them that I did not wish to fully understand her. Since then, I have tried to be gentle with my daughter."

"Earlier, anxiety overwhelmed me more. Now I aim to be successful with what I have by facing the problems patiently."

"Sister [the Sajida programme officer] showed me how to do breathing exercises and meditation. She suggested that whenever I feel irritated, I imagine myself sitting by the water and doing the exercise. Later, I followed those rules."

"If God allows, I'd like to return to the village. I can easily survive on dal and rice. I have a plan. Every month, I deposit 500 taka to the Sajida Foundation [savings account]. I hope to accomplish something with that money in the future."

"Of course they've had a positive impact on our lives. Suppose I'm having a really bad day, going to those meetings alone was enough to cheer me up...No matter how much pain I felt, going there would lift my mood and make me feel better."

"The meeting on how to live properly provided several benefits for me. There, I learnt to control my rage."

"Sister [from Sajida] used to talk to me so affectionately that I still look at the road and wondered if she might be walking on it."

These are: 1) The value of a multifaceted approach to programming; 2) Sudin's prioritisation of women and girls across all programme workstreams; 3) The tremendous value of mental health interventions; and 4) The power of community.

The value of a multifaceted approach

As we discussed above, the workstreams are intended to be synergistic, or mutually reinforcing. By design, the benefits of one workstream are intended to advance the goals of other workstreams. For example, this is evident in the economic support workstream, where the financial benefits participants receive help enable and support the goals of other workstreams. For example, people are less likely to withdraw children from school if they can afford school related costs and when the household economy doesn't depend on children having to work. Relatedly, parents who see their children succeeding in school with the support of the Sudin programme are more likely to prioritise education in household economic decisions, particularly for girls.

We see a similar dynamic across the economic and healthcare workstreams:

> Honestly, I knew nothing about savings before joining the Sajida Foundation's project. They explained how the money I had saved would come in useful when I needed it most. I never believed that even if I saved 10 or 20 taka at once, it would not be a significant sum, but it could be helpful in times of need.
>
> I completed the 18-month short-term savings scheme…I couldn't save much because I had also borrowed money [that I needed to repay], but I was able to save 5,146 taka. After my daughter developed jaundice, I withdrew the entire amount [to pay for her care]. I now realise the benefits of saving money.

Other synergies, such as the importance of mental health to livelihood development and community building, will be discussed below.

The prioritisation of women and girls across Sudin workstreams

Prioritising the support and engagement of women across the various Sudin workstreams has proven impactful. Women in Hajinagar (and other places) tend to be more closely connected within and to the community than men.

As such, they are better placed to contribute to community development activities, such as awareness-raising campaigns around fire safety, health and wellbeing, and the injustice and illegality of child marriage.

Economically, prioritising the development of livelihoods for women can make a significant difference to households and communities, given that women are more likely than men to be unemployed or underemployed.

Through the Sudin business microfinance programme, one woman with a reputation for being a good cook was able to turn her livelihood aspirations into a successful small catering business, serving single men in the community who work in nearby garment factories:

> The people I now serve had been asking me for a long time if I could provide them with this service, as eating outside was costly and unhealthy for them, but I did not have any capital to start the business. After I got the loan, I contacted them again and started the service…Every day, I feed them two meals, and they pay me monthly…I took the loan twice. Previously, I took 20,000 taka, and this time, I took 30,000. With this loan, I bought the rice and groceries required for catering…This loan really helped me because if I bought my supplies from retail stores, I would have to pay more. Now, as I have a large amount [of capital] on hand, I can get things from the wholesale market where the cost is lower.

Helping women develop livelihoods can also help address discrimination, marginalisation and socially curtailed agency. One woman who had been in an abusive marriage created a successful small business around the annual Ijtema festival:

> I serve the Ijtema crowd. I now do this business every year. Last year [with the loan], I invested 10,000 taka to run my stall and around 8,000 taka in profit. But this year I will need more capital as the price of the goods has increased.

The income has given her greater financial and decision-making independence from her unsupportive domestic partner, helping her prioritise her own wellbeing and the wellbeing of her child:

> I don't have any other option but to take care of myself and my son. I want my little child to get educated, and I will provide for him so that I can admit him to school.

The impact of Sudin's education workstream on girls is also noteworthy. In separate interviews, two mothers spoke of how their daughters had been forced to drop out of school but were able to return with the help of Sajida:

> I used to send my daughter to school several years ago. But, due to my lack of money, I could not do anything more [to keep her in school]. She would cry at home. Sajida took all the initiatives to get my daughter readmitted to school…If something is written on a piece of paper before me, I cannot read it with my eyes. She can read it with her eyes. This means a lot to me. She is now studying in class 10…and will soon take the SSC exam.

> COVID-19 hit. During that time, I gave birth to my younger daughter. Also, because of my childbirth, I could not work. COVID-19 and my inability to earn money caused a major uncertainty in my elder daughter's education. The school costs money, and I was unsure how to pay. Eventually, her education was halted. She was a bright student with a strong willingness to study. Then, when Sajida came here, they heard my story and with their help, I continued her studies again. She was shining in her studies and passed all the exams.

Tongi. Photo by Tanjib Islam, 2024."

Below, we will look at the critical role of women and girls in the Sudin community building workstream, including their positive contributions to the community and how, as participants, they themselves benefit.

The importance of mental health interventions

The mental healthcare workstream encompasses a range of services, including community education and outreach, the teaching of practical stress-reduction strategies (e.g. meditation, breathing exercises and listening to music), wellbeing group sessions for females, low-intensity counselling by trained social development officers, formal psychological counselling and clinical psychiatric care. Many of those we interviewed, particularly women, spoke of how Sajida's mental healthcare interventions had helped them, and in some cases their families, cope with the challenges of poverty and the complex and difficult physical and social environment of the informal settlement:

> They taught me that as my mental tension increased, I needed to do breathing exercises. A lack of money leads to severe trouble. At the time, they discussed how to ease mental tension. They discussed how to reduce stress when people worry excessively…Maybe I used to cry and shout in such stressful situations, but I don't anymore. I am applying everything I have learnt about mental health. Now, I may call Sister [one of Sajida's mental health officers] if I have a mental health concern. This is the first time an NGO has attempted to fix the fundamental problem in my life. They've talked to me a lot about mental health. For example, they asked me to practice breathing exercises. I do them occasionally. Previously, I was unable to trust NGOs. Especially after meeting Sister, my perspective shifted. I had no idea that listening to music made me feel happy.

People reported how mental health interventions impacted their relationships. One woman shared that mental health support helped her address domestic violence. Another woman we interviewed described how her family, which was in danger of splintering as a result of an extramarital affair, was reconciled through Sajida's counselling of multiple members, including their daughter, who played a critical role in bringing her parents together again:

> My kid is the only one in the family who can communicate with us. So, both of us, husband and wife, listen intently to my daughter. My daughter used to plan outings, taking us to parks and movies. These occurrences have improved our husband-wife connection…These efforts have improved our family's closeness.

Another woman, a single mother, spoke of how psychosocial counselling helped strengthen her relationship with her sons:

> I am raising my sons alone in this slum. There is always emotional stress. The Sajida Foundation helped me strengthen my bond with my sons. Girls can easily open up to their mothers, but boys cannot. I recognise that my sons will not be able to share everything with me, but I try to keep our relationship good.

We were also told how the mental health workstream, in coordination with the community workstream, helped save a young life:

> I heard from someone who was going through a lot of troubles in her personal life and had considered suicide. But, in the meantime, she recalled that when we met at the Sajida Foundation's common space to discuss mental health, everyone taught us a lot of guidelines to help us relax. That was how she soothed her mind at that time. She was going to attempt suicide by hanging herself from the fan with a rope. Then she remembered the meetings, and she untied the knot.

We were told other stories of how psychosocial wellbeing contributed to and was enhanced through the community workstream, which we now take up,

The power of community

A common type of 'loss and damage' reported by people displaced from their homes and homelands is the loss of community – separation from friends, loved ones, and the social ties that support and enrich human life. When displaced people speak of a desire to 'go back', that desire reflects a longing to restore those community ties and networks. In poor urban informal settlements occupied by people from multiple locations and where crime, drug use and distrust can easily fester, the absence of 'community' is felt all the more strongly, yet creating 'community solidarity' anew can seem elusive.

The Sudin programme's community building workstream has been shaped by Sajida's conviction that weak social networks and social marginalisation, together with specific gendered risks, result in the heightened vulnerability of the urban poor. By mobilising women,

girls and young people to address Hajinagar's many risks and key challenges (e.g. fire risk, drug use, infectious disease and childhood marriage), Sudin benefits both the community and those directly participating in community action:

> Yes, I used to go [to the community meetings]. They taught us many things, focusing more on reducing child marriage, how to stay away from drug addiction, the benefits of meditation, how to progress in life, how to save up money and many more things. What can I say about Sajida? Their work here has helped us tremendously. The way they interacted with us and supported us – they have become a part of our family.

One can sense growing confidence, agency, leadership and common purpose:

> I was on the community-building committee. Our work was about the negative effects of child marriage…Not everybody would listen to us, so we had to meet with the Imam of the mosque and other significant persons in the area…I now understand everything about the negative consequences of child marriage. If there is going to be a child marriage in our community, it is my job to inform people we respect. We prevented a marriage in the neighbourhood. We helped call off her wedding. She was 11 years old. When we learnt about her pending marriage, we united together to prevent it.

One also sees how community and family members have gained a new appreciation for those who have 'stepped forward' to engage in community work. This was abundantly evident at the community theatre event attended by two members of this research team. The event featured a play on the harms of child marriage, with children in the Sudin programme as the lead actors. Some children also performed dances and sang:

> My daughter participated in their street drama. I never knew my daughter was so brave. She could speak in front of everyone. I liked it. It is true [the play's message on child marriage]. As a mother, I think about her marriage…If she can do well, I will not stand in her way.

> My granddaughter has participated in a play that creates awareness about child marriage in the area. She played the role of the main character. I went to see it. I was very proud. We had no idea that she could dance or act. If it weren't for Sajida Foundation programmes, I would never have known. We would never have known about the hidden talents of all our children. Many children in the city do not get such opportunities…My granddaughter is fulfilling my dreams. I left home at the age of ten due to poverty [to be married]. I do not want my granddaughter to ever go through this pain.

4.5.2 Further observations on Sudin

Sudin's two-year programme can seem too brief, considering the range and complexity of the challenges faced by people living in Tongi's Hajinagar. This seemed particularly true for the education workstream, where stabilising school attendance and supporting the progress of children who previously dropped out, or are at risk of dropping out, might require more than

two years to better integrate into the academic mainstream. For some, two years of participation in the healthcare stream may also seem insufficient. We spoke to one programme participant who, having made positive changes to her healthcare-seeking behaviour, shared that she was unable to afford treatments once the Sudin programme had concluded for her cohort.

As we said earlier, Sudin's goal, which Sajida is always forthcoming about with participants, is to change behaviours, not provide long-term care. Sajida has strategically decided to allocate their finite resources to serve a larger number of individuals and communities. That is, of course, both noble and reasonable.

A related point concerns conventional durable solutions frameworks. They were developed not as programmes to address the needs of displaced people but rather as tools to identify development gaps faced by displaced people and measure progress towards finding lasting solutions to displacement. Firstly, these frameworks are designed to alert governments – the primary duty bearers responsible for addressing displacement – to the unmet needs that they are obligated to address. These frameworks also identify entry points for other development actors – intergovernmental organisations and civil society. Indeed, over the years, other NGOs and the United Nations Development Programme (UNDP) have worked in Hajinagar, making notable improvements in the community:

> There have been a lot of changes. Several structural alterations have occurred here. The streets have altered. The roads used to be impassable on wet days. When I was younger, there was an NGO school here. There was no government school nearby. I recall going to school barefoot. We used to bring water to school in a tiny bucket so that we could wash our feet before entering the school. Previously, there was a significant lack of water. We had previously received insufficient water for each family…Various NGOs have provided us with deep tubewells.

Of course, much remains to be done in Hajinagar, particularly around housing with secure tenure, which would require government intervention. As described in our introductory chapter, a durable solution, is considered a 'process' and a 'progression', gradually "reversing the process of loss experienced by IDPs" (Kälin, 2023, 287). Sajida's Sudin programme has undoubtedly improved the lives of many people living in protracted displacement in Hajinagar, advancing economic and non-economic wellbeing, gender equality, greater agency and empowerment and community integration. Some of these impacts are reflected in the words of a former Sudin participant in Hajinagar:

> Their (Sajida's) teaching will remain with us. They taught us how to get over our sadness. Now I am aware of my feelings, and I know how to deal with these thoughts. They taught us the importance of child education, and as a result, many of us will try our best to educate our children instead of sending them to work. Then comes healthcare. Now we know where to go for better treatment and how to make decisions regarding healthcare services. For example, for a certain disease, who should we consult, when should we seek medical help, should we go to a private medical [clinic] or government medical [hospital]?

> So, these teachings will remain with us forever. Even if they don't operate here anymore, it [participation in Sudin] will have some effect because we are more capable now…The business that I started? In the future, I will probably be able to earn more from it and scale it up. However, the major credit goes to Sajida. Even if I only earn 5 taka from it, it is to their credit.

Sudin has also given people a reason to dream, including some of the capabilities and agency required to realise those dreams (and potential solutions). The woman who had her fingers amputated after toxins from the environment infected her hand and arm is still guided by hope:

> I have this extreme willingness to make my condition better. I want a better life. My biggest wish is to buy a piece of land for myself. Though it's a tiny piece, I would live there, even if it meant building a simple shelter with polythene. That is my wish in life, and this will bring me peace.

Endnotes

[1] Client-centred: The Sudin programme's central belief is that everyone is unique and will require different inputs, goals and processes. Thus, a partnership between the programme participants and programme staff is required to empower individuals to co-create opportunities for change to occur and achieve desired outcomes.

Trauma-informed: The approach is grounded in an understanding of, and responsiveness to, the impact of trauma. It emphasises physical, psychological and emotional safety for both providers and survivors. This creates opportunities for survivors to rebuild a sense of control and empowerment. This is especially important when working with people living in urban poverty. Poverty exacerbates uncertainty, lack of control, exposure to violence and marginalisation, all of which may be classed as traumatic events/conditions.

Strength-based: The approach focuses on strengths/skills rather than on deficits/weaknesses (The Homeless Hub, n.d.). It utilises motivational techniques to help individuals build on the resources that are available to them" (Tashin and Shoshannah, 2023, p.10).

Mongla Municipality. Photo by Steven Miron, 2024

Chapter 5

Case Study on Locally Led Adaptation

Mongla Municipality

> *"THEY TAUGHT US WHERE TO GO WITH OUR NEEDS AND WHO TO TALK TO." – A PARTICIPANT IN THE CLIMATE RESILIENT MIGRANT FRIENDLY TOWNS INITIATIVE*

This third and final case study focuses on communities in Mongla Municipality participating in the pilot phase of the Climate Resilient Migrant Friendly Towns Initiative (CRMFT), a collaborative initiative between the ICCCAD, BRAC, and the Mongla Municipality (Khan et al., 2021a; Rozario and Chowdhury, 2023). The project was funded by the Global Center on Adaptation (GCA) and UK Aid Direct. ICCCAD served as the knowledge partner for the initiative, whilst BRAC was the implementation partner. Over a two-and-a-half-year period, BRAC's Mongla office piloted the programme in informal settlements in 20 villages and neighbourhoods. The pilot phase of the programme has now concluded. At the time of this writing, is uncertain whether the project will continue beyond this pilot phase.

All communities participating in the pilot programme were located in informal settlements. Residents are primarily migrants from southwestern Bangladesh, who moved to Mongla for economic reasons or after being displaced elsewhere by environmental disasters.

The original aim of the CRMFT initiative was to address the problems of migrants and displaced persons who have settled in these informal enclaves. Ultimately, the project aimed to create sustainable, rights-supporting resettlement locations for people moving or displaced in the context of climate change in the coming years.

In late 2024, we visited three communities participating in the programme. In addition to discussing the programme with BRAC, we conducted formal interviews with community members in two of the locations: Narikeltola Gucchagram and Uporer Char. We also spoke informally with other community members.

"There are folks from many backgrounds here. People from many locations, including Narail, Barisal, Khulna, Morrelgonj and Rampal, would come and rent houses here. Several disasters had damaged some people's homes, while others came here just to work."

"I've been struggling for water for ten years. Through my pain, I've realised that this is a basic necessity. We must first resolve the water issue."

"We had to travel 3 km to get fresh water. We had to buy water, 30 taka for 30 litres of water. Also, there were some additional costs. For 40 taka we could ask them to deliver here. Some used to go there on foot to save money. We had to use that water for cooking, drinking and almost everything."

"The extreme salinity we are experiencing here is because of climate change. The temperature has increased too. The pollution from all these factories is causing climate change, which results in us getting all these diseases and problems."

"Look at our houses. Their condition is very pitiful. We really need to make the necessary repairs."

"Here in every household, on average, there are three children. How can anyone bear the cost of education?"

"I feel insecure even though we have been living here for some time. If someone asks to us leave, we would not be able to show them our legitimacy. Anyone can kick us out of here at any time."

As in previous chapters, all quotes included here were obtained from formal interviews, with the participants' consent.

5.1 Context

Mongla Municipality is a small port town located just north of the Bay of Bengal, along the Pasur River. It is home to the Port of Mongla, established in 1950, as well as the Mongla Export Processing Zone (EPZ), located adjacent to the port. As a growing economic centre, Mongla Municipality attracts migrants from across the region seeking jobs. Although close to Protapnagar Union, poor road conditions and connectivity make travel between the two areas arduous, with a car or motorcycle journey taking approximately four hours. Mongla experiences many of the same climatic and environmental stressors as Protapnagar.

In each of the three Mongla communities we visited, residents faced serious groundwater salinisation caused by sea level rise. Addressing this was the top priority of participants in the CRMFT pilot, as discussed below. The cost of purchasing fresh water is almost prohibitive, as are the distance and time required to find a freshwater source. Saline water use for domestic purposes has led to serious health issues among residents:

> During summer, fresh drinking water is very scarce here, and even the ponds dry up. We have had to travel a long way to collect drinking water. There were days when we bought drinking water from the market with the money we kept for groceries. There are many families who experienced days like these, as fresh water is very scarce because of salinity. Those days are so tough, and the kids have to go hungry.
>
> The nearest point from which we used to bring water was 3 km away. We spent a lot of money to get those water drums home. At the time, we used to bathe in the salt water from the canal. It caused a lot of skin issues like rashes and itching.

Many residents have gone to extreme lengths to secure safe drinking water. Some have performed unpaid domestic work in the homes of wealthier people, where fresh water is available, in exchange for drinking water. This has significantly disrupted people's lives, especially women, with some having to take time off from paid employment to do their work-for-water exchange:

> They paid us with water, that's it. There are such examples that, sometimes, when a regular worker skips a day of work and collects water from somewhere else, the next day, they won't allow her to work. Many people still work as domestic help for water.
>
> To get water from them [wealthy nearby residents], one has to do work, for example, cleaning their washrooms or water tanks. This is not an efficient way because one has to work from morning till noon, and in return, she will get a pitcher of water, which is not enough. That's why some prefer going the distance for water, even if it takes us an hour.

Residents also described the worsening impacts of extreme heat, cyclones and excessive and erratic rainfall:

> It gets really hot here. Because of the tin roofs, it gets extremely hot inside the house. Also, during winter, it gets too cold. We use polyethene under the roof as insulation. It slightly reduces the heat. It gets way hotter now than it used to in the past.

> We get really worried about our safety during cyclones. Some people go to the hospital for shelter, some go to the nearest building. For those with connections, it's easier to take shelter somewhere. For those who don't, they stay in their house and pray to Allah for mercy.

One interviewee reported decreasing agricultural land fertility, whilst multiple residents also spoke of inadequate housing, in light of the growing impacts of storms:

> During the monsoon we get all wet, as there are holes everywhere in the roof. You'll find tons of plastic over each house's roof, just to stop the rainwater from dripping. Can you understand how pathetically painful it is when it drips through the roof? That's why I recently installed new tin over my roof, taking out a loan.

Several of the issues reported in this study's other two cases – such as distance from schools, withdrawal from school, lack of tenure, fear of eviction, insufficient women's livelihood opportunities and child marriage – were also present in these communities, though the practice of child marriage seemed less commonplace than in more rural Protapnagar Union. One woman described facing discrimination in financial lending practices, stating that as a single woman, she was unable to secure a microfinance business loan without a male guarantor, even from a non-governmental organisation (NGO). She also saw a link between insufficient livelihood opportunities for women and the high dropout rates from school:

> How can you afford education with only one person's income? Women have no measure of earning here. The nearest government primary school is very far away, hence, parents don't let their kids go there. Other than the private school, there are no government high schools around.

5.2 Locally Led Adaptation Training and the Development of Community Climate Adaptation Plans

Supported by ICCCAD, BRAC led each of the communities in developing their own Local Climate Adaptation Plans (LCAPs). Each community appointed its own committee of 21 representatives, though BRAC advised on the need for inclusivity. Over the course of two days, BRAC acted as both a knowledge provider – introducing committee members to climate change, adaptation planning and the principles and approaches of locally led adaptation (LLA) – and a facilitator, guiding the development plans:

> We created a committee of 21 people. Overall, there are 60 families here. Some of the 21 people are elderly, while others are my age or teenagers.

> To put it another way, the committee includes a wide group of people. But the majority of them are women since they can devote more time. Older people were included because they had indigenous knowledge about prior climate conditions. Brothers from BRAC provided us with two days of training. After the training, we sat together, identified our needs and made this plan accordingly.

BRAC helped residents understand how and why the climate was changing, and how this was impacting people and ecosystems, both globally and locally:

> BRAC educated us on climate change, as previously, we did not know what 'climate' is, why the temperature is rising, or why there are frequent cyclones. They also taught us why we experience certain illnesses and how salinity makes us sick.

> We've been suffering from skin disorders for years. But we never considered why we had been experiencing these diseases for so long. When BRAC arrived and asked us questions, we responded, and they discussed the effects of climate change and weather on us. Then we realised the cause of our troubles.

> We were ignorant of how climate change was an ongoing issue in our lives. They came and explained to us. They asked us many questions. While answering the questions, we realised that we are dealing with a lot of challenges. [Previously] we had never attempted to identify the root of our problems.

Participants found their newfound knowledge enlightening and empowering:

> Everyone here can now answer the question, "What is weather?" They basically offered us this fundamental knowledge. We live in an area prone to calamities.

> I had been itching for years, but I had no idea why. I see the doctor every year and take medicine, but the doctor never explained why these difficulties happen. Now I can go to the doctor and tell him that this is the cause of my problem, and he will treat me. A woman died here four years ago from a skin illness. I wanted to know why many difficulties came up in the past, but there was no one to speak with.

5.3 Prioritising Adaptation and Development Initiatives

BRAC then led a discussion with committee members to identify risks over the coming years. This formed the basis of a multi-year risk profiling exercise (a 'Community Climate Risk Vulnerability Assessment') facilitated by BRAC but completed by the community. Based on that assessment, committee members identified potential adaptation solutions to reduce vulnerability and improve resilience. These were then prioritised, based on urgency and community preferences, whilst also shaped by input from the municipal government regarding

resource availability. Our research team reviewed plans that included approximately 10 to 12 prioritised adaptation initiatives for each community. Fresh water was the top priority for all three communities we spoke with and, apparently, for all 20 communities participating in the Mongla CRMFT initiative. Whilst priorities varied, there was considerable overlap: water, sanitation and hygiene (WASH) facilities, better (or improved) drainage and storm-resilient roads and housing were common across the various plans. One of the communities in which we conducted interviews had also identified livelihoods as a priority. The other community hadn't yet done so but wanted to include livelihoods in a future LCAP revision – particularly women's livelihoods.

5.4 Progress through Community-Government Partnerships

A critical component of the pilot phase of the CRMFT initiative was the creation of a town-level climate adaptation plan for Mongla. This plan was being developed through a 'roll up' process: first, the 20 local adaptation plans (LCAPs) were to be merged at the ward level to create (or produce) ward-level climate adaptation plans (WCAPs), which were then to be integrated to form the Mongla town-level climate adaptation plan (TCAP). Strong partnerships between the communities, ward government representatives and the municipal government were seen as critical to the success of all stakeholders:

> Throughout this process, BRAC has encouraged close collaboration between committee members and government. Municipal representatives were invited to community plan development meetings, while committee members were encouraged to attend relevant public municipality meetings. Critically, BRAC also coached committee members on how to engage with the municipal government officials and departments and advocate for their community priorities. In all of their interventions, BRAC made sure to incorporate the councillor and the mayor. When we prepared our action plan, the councillor and the mayor were present. You need their approval before implementing anything here.

In all three villages we visited, community members expressed encouragement by the outcomes they had already seen. In one of the villages, nearly all freshwater needs had been addressed – through the installation of a pond water filtration system and a rainwater harvesting system with storage tanks to supplement community needs during the dry season. The other two communities had also seen significant progress in addressing water needs, although only about half of the village households had received water harvesting tanks at the time of our fieldwork. Many of these improvements were delivered directly by BRAC, in partnership with the municipal government. Community members also spoke of other improvements, such as road repairs and the installation of more hygienic toilets:

> The construction of roads has started. The brick road that we are sitting on right now wasn't here before. The municipality recently made this. Previously, it used to be a muddy road, and during the monsoon season, we had trouble accessing it. Then, with the help of the brothers and sisters from BRAC and the municipality, we fixed it. BRAC installed the rainwater harvesting tank, which solved one part of the water issue. Also, they provided vegetable seedlings and soil for gardens at our premises.

5.5 Other Important Gains

One of the most striking 'gains' made by the community was not something physical, such as roads and water systems, yet was perhaps even more vital to the community's future. In working with BRAC, the communities had learned how to advocate for their needs and their right to development:

> BRAC basically told us that we needed to plan for ourselves. Nobody will tell us what we really need. We had to figure this out. In our committee of 21 individuals, we all listen to one another's points of view. We're all poor. It was never clear to us who would benefit from what. But BRAC taught us that working together benefits everyone. From there, we told each other that because many NGOs were coming here and asking us questions, we had to create our own plan. Otherwise, what are we going to say?

The entire process also brought the communities together in compelling ways:

> This unity actually began after BRAC began operations here. Because we did not have the opportunity to work together here, we did not sit down to discuss anything. We did not believe we could collaborate. Now we have the chance to sit down, make a decision and then achieve something.

> We believe that everyone's unity is essential and that everyone must work together for the sake of the community. There is no guarantee that the present unity can last 10 years. It requires careful upkeep. There is no certainty that all of us will stay here. Even now, I demand unity among us. We can't be selfish anymore. We will never profit from focusing just on our own worlds. I have to consider the neighbours next door as well. We require several things to survive in life.

This was especially evident in Narikeltola Gucchagram, which is smaller than Uporer Char, the other village where we conducted interviews. The community's collective stewardship and maintenance of the pond further catalysed their collaborative spirit. At the time of our fieldwork, BRAC was also constructing an indoor-outdoor community space for the residents, which should help further strengthen community ties:

> This has been enlightening. Previously, we did not know a lot of things that we were taught. For example, because of using the water from the pond, someone here died of a waterborne disease. As a result, BRAC taught us how to manage the pond's water to keep it clean. Now we use the water by taking it out with a bucket. We don't shower by getting down in the pond. We take out the water and then shower. We do not use detergent or soap in the pond. All of us together keep the water clean. As a result, we can use the pond water for daily use, to cook and so on. Previously we had to travel 3 km to get water, but now it is available in front of our doors. It's not just us. Other villagers are benefiting from the pond as well. For the last 14 months, we have been using fresh pond water. It has made our lives easier.

The committee members we interviewed also exuded high levels of confidence and determination, particularly the women, many of whom found the process transformational:

> I may not be able to express everything to you in my own words. Not everyone is a good speaker. We used to be uncomfortable speaking. We would prompt each other to talk. We didn't try anything new ourselves. Now that I'm talking to you, I'm speaking spontaneously. This was not in me previously!
>
> Previously, we were unable to respond to questions. We hadn't had this much courage before. We can now talk comfortably [with the government and NGOs]. We are not afraid or shy. Furthermore, we better understand our numerous [health] disorders. I also believe that women can provide plenty of knowledge in the form of solutions to challenges. When five of us sit together, we can generate shared insight. I visit a neighbour's house to enquire about various problems for which I have no solution. I go there and enquire. It wasn't like this previously.

The local government's responsiveness appears to have boosted the community's confidence in engaging municipal authorities, and vice versa:

> BRAC helped us a lot. Previously, we used to apply to the government for various things, but we would not get any response. But with BRAC's intervention now, we have the municipality's attention. Wherever we go with our issues, either to the mayor or the UNO [Upazila Nirbahi Officer, i.e. subdistrict chief officer], we know how to work with them.
>
> We know how to reach the right person and how to talk. A new UNO was recently appointed, and we spoke with him multiple times. We did not dare talk to these individuals before, but BRAC helped us generate courage and taught us the power of unity.

"We have a 21-person committee here that represents all 60 families. This committee is in charge of maintaining and managing these projects. The committee consists of people from every generation and gender."

"They taught us about salinity, climate change and what to do during cyclones. Before that, we didn't understand anything. We never looked for an explanation for anything."

"We heard from the older members of the committee what the climate used to be like in their time. it was clear that the change was real...Salinity was not this severe then, the temperature was way lower, and our lands were more fertile. That makes complete sense."

"We now understand enough about why our bodies get sick."

5.6 Issues and Uncertainties

There are challenges ahead. The August 2024 overthrow of the previous ruling party led to changes in leadership at all levels of government, creating uncertainty during this period of interim governance and, at the very least, a loss of momentum.

However, BRAC and community members reported that collaboration between the villages and the municipal authorities was still strong. Ties with municipal civil servants continued, uninterrupted.

As alluded to above, residents in one village felt that the original LCAP needed further refinement. One village, in particular, emphasised the need for stronger plans to improve women's health and livelihoods. When the plan was developed, women on the committee reportedly still lacked the confidence to speak out on these issues. Gender sensitivities further complicated the issue of women's health, as women said they felt awkward in raising specific health concerns in front of male community members and NGO representatives. Future iterations of the plan must include spaces and processes to allow women to fully voice their concerns and ensure their needs are considered and addressed. As the impacts and future risks of climate change become clearer, the LCAPs will also need to evolve. One committee member suggested that the development of LCAPs needed to be iterative:

> It is expected that we may encounter new problems. And what BRAC has shown us about climate change will lead to many more hazards. I cannot claim that the plan we designed is complete.

As field researchers observing this impressive project, we reflect on how locally led adaptation at the community level will continue to unfold, with BRAC stepping back following the conclusion of this initial pilot phase. BRAC has assured us that there will be future LCAP updates, though no specific plan has been confirmed. Community participants said they were prepared for a future in which BRAC would step away, confident in the foundations laid through the LCAP development process and bolstered by a newfound confidence in advocating for their needs and rights.

"They came here to work, and we shared our problems. Then we did a few yard meetings where we identified our needs and how BRAC could help address them."

"We identified 12 issues in our community that needed to be addressed. I'm mentioning the ones that I can remember, for instance, drinking water, better roads and drainage to reduce waterlogging. The municipality is already reconstructing the roads with drainage. Maybe you already saw the construction? Other issues include hygienic latrines, three more water supply lines from the municipality, repairing existing ponds as these ponds dry out during the summer, and planting trees."

"Water is indeed the biggest problem of Mongla. That's why we proposed to fix this problem, which they did. For the last two years, we have been living very happily."

"We had a very bad road previously. It was not that high, so during storms or the monsoon, the road used to get very muddy and fragile. If kids managed to go to school for one day, they still had to skip for two days as the roads were so bad and dangerous. The new elevated road here really helped us access everything during the monsoon season."

"My granddaughter is quite young. She will now walk to school down this street. Previously, there was mud. It was impossible to go anywhere on wet days."

"We didn't have any place to sit together and exchange our knowledge. It wasn't like this previously. We now have more unity among ourselves."

"People who have never faced danger in their lives cannot truly appreciate what it means. Our children will be in danger as the environment changes. They may confront new threats. Although they may invent new plans, they'll remember what we taught them: we must band together to face risks."

In the words of one committee member:

> Previously, these government officials did not care about us at all. But now we have their attention. And it happened because of BRAC. We are more capable now. We know the ways. Where we need to go, who we need to talk to, how to speak to them – we've learned that. This will help us.
>
> Now, as for demanding our rights, if they say one word, we can say two words in return. We feel we are empowered.

Municipal government resources are limited, and priorities across communities, and between communities and the government, may not always align. Committee members in each of the villages we visited hope that other NGOs can step in. They see their local community adaptation plans as valuable entry points for future development partners. In the words of the committee chairwoman in one of the communities:

> We developed 12 initiatives. Three or four of these were possible to implement right away. Our plans are all documented in a book. The book is in my house. After that, if another NGO arrives, I will give them the book and tell them that this is the situation in our area, and if you want to help us, you can work with us accordingly.

Several others echoed the view that LCAPs should serve as entry points for development actors:

> For any NGO to assist us, we must decide how to convey our ideas. We've established some plans that we hope to put into action gradually.
>
> Now that we have a plan, if any other organisation or government steps up to help us, we can share the plan with them.

"Our children and grandchildren learned from us that poor people cannot succeed in any pursuit unless they collaborate."

"We are 60 families living here, each from different places. Even though we are 60 families, we consider this as one big family. Everyone is our brother and sister...If we see a family in trouble, all of us unite and try to solve their problem."

"We make every effort to avoid any type of water waste. We take every attempt to reduce water waste here...If I waste this pond's water, I and everyone else will bear consequences. It has made an impact on everyone's minds."

"Because of the renovation of the pond, the road also got repaired, which was a huge development for our community."

"We worked on a variety of tasks, including bathroom renovations, rainwater conservation, pond excavation, road renovations and community space arrangements. When the mayor arrived, we explained that we wanted to fix our toilets, and he gave us ten toilets. Our bathrooms had been damaged for years...We took the initiative to inform the mayor."

"Now we know how to deal with the government. They may disregard the voice of one person, but they are bound to listen to the unified voice of 21 people."

"Government or political people never gave us any attention. But recently, when BRAC started to work here, the Mayor and the UNO (sub-district chief) visited us. Prior to that we never received any support from the government."

"If we need to go to the municipality in the future, we'll go together. We now understand how to work. BRAC has shown us how to tackle difficulties."

Mongla. Projects providing fresh drinking water to an informal settlement. Photos by Steven Miron, 2024

"I hope the next 20 years are not as challenging as the previous 20. If we work together, a solution to the problem will emerge. Every person has a distinct intelligence. We now have a book of plans. We had no documents before."

"I have really high hopes for my daughter, that someday she will become a doctor, and only then will I think about her marriage. My son promised me, even if he had to sell his blood, he would help to continue his sister's studies."

"Did you notice the rainwater storage tanks? This was our own plan, and we informed BRAC. This water is used throughout Ramadan, the month of fasting. We communicated our most basic issues. They have assisted us. In the future, we will communicate our plan in this manner so that NGOs can work with us accordingly."

"Our plan document is even more beneficial for the coming generation. We made a plan so that this community becomes livable for our children and grandchildren. They can further develop this."

5.7 Conclusion

The original goal of the Climate Resilient Migrant Friendly Towns project was to create decent, supportive destination locations where people displaced and migrating in the context of climate change could access housing and employment and settle with dignity. The programme's original aspiration to provide alternatives to urban slum dwelling throughout Bangladesh is visionary, ambitious and critically necessary. The deliverables we observed from the 2.5-year programme pilot phase – particularly concrete measures to address acute and worsening water insecurity – are vital. Equally noteworthy, though, were the less tangible deliverables – the agency, empowerment and determination that participants gained from understanding the effects of climate change, developing climate adaptation plans and learning how to advocate for oneself and one's community. That this has empowered women, to the benefit of the community as a whole, is especially impressive. If and how the CRMFT initiative proceeds after the end of the pilot phase remains to be seen. Predictable multi-year funding from government, NGOs, and/or intergovernmental agencies would be needed at the community level. What is certain, however, is that many of the impacts of this pilot phase on the community participants we were privileged to meet and interview are likely to be enduring, particularly if LLA principles and approaches are continued and supported by future community partners. We conclude this final case study of this report with the words of LCAP committee members.

> We are the solution. We have a plan book, but I don't know what the other NGOs will do next. If no one supports us, we shall try to carry out the remaining plans on our own. We started everything, from digging a pond to constructing a mosque. Later, an NGO came and helped us. The solution is us.
>
> Like me, every woman and man here must be willing to speak up and bring attention to our issues…We used to sit and wait for someone else to come and help us handle our problems, but we've learned the steps we've needed over the last two and a half years.
>
> I am full of optimism. Our children watched us with their eyes, working together to make our lives better…Our children will be in danger as the environment changes. They may confront new threats. Although they may invent new plans, they will remember what we taught them – we must band together to face the risks.

Tongi. Photo by Dyuti Tasnuva Rifat, 2024

Chapter 6

Implications for Policy and Programming

Discussion

> *"DISPLACEMENT SHATTERS LIVES AND IT OFTEN TAKES A VERY LONG TIME TO REBUILD THEM." – WALTER KÄLIN AND HANNAH CHAPUISAT (2017)*

In this chapter, we discuss several of the critical themes that arose from our field research, including gaps in policy and programming, positive policy developments and 'good practice' interventions that should be scaled, both within and outside of Bangladesh, and which can inform how durable solutions need to evolve to remain relevant in a world of growing loss and damage.

6.1 Internal Displacement Arising from Loss and Damage, and Why it Must be Acknowledged

Migration in the context of disasters and climate change is often described as happening along a continuum of 'forced' or 'involuntary' movement at one end of the spectrum and 'voluntary' at the other. The term 'migration' is generally considered to be a more voluntary form of movement, unless qualified, such as in 'forced migration' or 'distress migration'. 'Displacement' is generally considered a forced form of mobility. Such forced mobilities, including 'displacement', are considered to be "low agency" forms of mobility (IPCC, 2022), often involving human rights violations and resulting in rights-erosive outcomes.

As a reminder, whether seeking refuge within or near a disaster-affected community or attempting to resettle in towns and cities further afield, people are generally considered 'internally displaced persons' (IDPs) if their movements are forced and meet the definitional criteria set out in the Guiding Principles on Internal Displacement:

> ...persons or groups of persons who have been forced or obliged to flee or to leave their homes or places of habitual residence, in particular as a result of or in order to avoid the effects of armed conflict, situations

"Having a term to describe this population is important as IDPs generally have specific vulnerabilities and needs stemming from the fact that they are displaced." – UN Secretary General's High-Level Panel on Internal Displacement (2021)

Many of the respondents we interviewed recounted how environmental impacts had led to unplanned and unwanted forced movement. They had been displaced. Their mobilities were consistent with the definitional criteria for IDPs in the Guiding Principles.

Failure to recognize and address displacement leads to an underaccounting of loss and damage.

The extent to which migration and other forms of mobility in the context of disasters and climate change are 'forced' versus 'voluntary' has real-world implications.

Just as 'displacement' triggers state obligations under human rights principles, climate-related displacement should trigger 'polluter pays' obligations for egregiously polluting nations and industries – and lead to appropriate interventions from the emerging loss and damage architecture, both within and beyond the United Nations Framework Convention on Climate Change.

"Insufficient access to livelihoods, adequate housing, education, health services or psychosocial support is a very common reason why large numbers of IDPs cannot rebuild their lives and move towards durable solutions" (Kälin and Chapuisat, 2017).

Displacement becomes protracted when IDPs are unable to take the steps needed to reduce vulnerability, marginalisation and impoverishment. When that happens, further losses and damages inevitably occur.

> of generalized violence, violations of human rights or natural or human-made disasters, and who have not crossed an internationally recognized border (OHCHR, 1998, Intro, para 2).

For this study, we have defined people displaced in the context of weather-related disasters and climate change as:

> having been forced or obliged to flee or leave their homes or places of habitual residence or who have been evacuated in order to avoid the effects of sudden- and slow-onset hydrometeorological events and processes – events and processes that may be caused or exacerbated by climate change.

Displacement remains unresolved until a durable solution has been achieved. In practice, achieving a durable solution means that IDPs have voluntarily returned to their places of origin or resettled elsewhere, either in their place of displacement or in a new location, and that all of the adverse impacts of displacement have been resolved (IASC, 2010).

Some researchers and development actors have noted that the multicausal and highly contextual dynamics of human mobility can make it difficult to determine the extent to which mobilities are shaped by environmental as opposed to economic and other factors, and, relatedly, the extent to which they are forced or voluntary. Researchers report that people interviewed or surveyed about their mobilities do not necessarily cite environmental disasters as the main reason for relocating. Instead, people who have moved or are in the process of moving might foreground related or overlapping reasons for their move, such as difficulties earning a living or reuniting with family members.

In the Hajinagar informal settlement in Tongi, we saw how long-term slum dwelling has increased people's exposure and vulnerability to extreme heat and non-environmental risks, including crime, drug addiction and mental health challenges.

Some of the stories told showed how, in contexts of protracted displacement, loss and damage can cascade across generations.

In both Hajinagar and Protapnagar, protracted displacement had led to a sense of helplessness, with people lacking the means to relocate elsewhere or otherwise meaningfully improve their families' current predicaments.

Given how loss and damage can be multidimensional for IDPs, addressing displacement requires a multifaceted programmatic approach, one that considers and responds to the full range of vulnerabilities and challenges of displacement.

Well-designed program workstreams can work synergistically. For example, in the Sudin program, economic interventions that strengthened livelihoods and increased household savings rates enabled families to afford necessary healthcare and keep their children in school.

Addressing displacement requires a multifaceted programmatic approach, one that considers and responds to the full range of vulnerabilities and needs it creates.

Economic interventions that strengthen livelihoods and increase household savings rates enable families to afford necessary healthcare and keep their children in school.

However, the interviews we conducted in Protapnagar Union and Tongi's Hajinagar informal settlement were not difficult to parse. Nearly all the respondents we interviewed, whether in Hajinagar or those living on riverbanks, levees and roadsides in Protapnagar, recounted stories of how environmental impacts had led to unplanned and unwanted forced movement. They had been displaced. They lost their home, land, and livelihoods, and faced serious risks to life. With no means to rebuild and re-establish their lives, they feared further exposing themselves and their loved ones to ongoing and future risks. Though not using the specific words, respondents in both Protapnagar and Hajinagar described their displacements in terms of loss and damage.

Furthermore, their mobilities were consistent with the definitional criteria for IDPs in the Guiding Principles. Indeed, the consistency and clarity of IDP narratives, all describing relatively commonplace contexts and occurrences in environmentally vulnerable Bangladesh, left our research team wondering. Why are 'displacement' and 'forced migration' not more prominent in the climate change research literature on human mobility in Bangladesh? And why do the needs of IDPs and others facing forced mobility and immobility remain a relatively low priority in policy and practice? We raise these questions in the context of Bangladesh, but believe they are relevant to other global contexts.

The extent to which migration and other forms of mobility in the context of disasters and climate change are 'forced' versus 'voluntary' has real-world implications. Firstly, because 'displacement' is understood to threaten and erode the enjoyment of human rights, it triggers state obligations under the Guiding Principles and international human rights law. Displacement in this context is also linked to obligations under other frameworks, including the United Nations Framework Convention on Climate Change (UNFCCC), the Sendai Framework for Disaster Risk Reduction and the 2030 Agenda for Sustainable Development.

Secondly, "displacement shatters lives and it often takes a very long time to rebuild them" (Kälin and Chapuisat, 2017). Fortunately, there are authoritative frameworks, legal instruments, standards and guidelines to address the needs of people during displacement and help them move towards solutions (see Chapter 1). These include:

- The Guiding Principles on Internal Displacement themselves, and the human rights instruments that underpin them.
- The Inter-Agency Standing Committee (IASC) Framework for Durable Solutions to Internal Displacement (IASC, 2010), along with the related Operational Guidelines (IASC, 2011) and Analysis Guide (IASC, 2018).
- 'Good practice' frameworks for specific groups, such as the Guiding Principles for Children on the Move in the Context of Climate Change (UNICEF, 2022).
- International Labour Organization (ILO) protocols and recommendations supporting the right to decent jobs, labour market integration and skills training for displaced persons[2]
- Regional and national policy frameworks and guidelines for averting, minimising and addressing displacement – for example, Bangladesh's National Strategy on Internal Displacement Management (NSIDM) and Action Plan (MoDMR, 2021; MoDMR, 2022), discussed in Chapter 2, which are arguably a 'gold standard' rights-based national framework to 'Prevention of Displacement', 'Protection During Displacement' and, rare among national policies addressing displacement in the context of climate change, the provision of 'Durable Solutions'

There are also more context-specific and community-based good practices that may reverse the process of loss caused by displacement and transform lives. Some of these we discussed in Chapters 2, 4 and 5, and we will revisit them below. Critically, when displacement is not distinguished from more voluntary forms of migration, this wealth of instruments, frameworks and good practices is less likely to be leveraged, to the detriment of people experiencing this extreme form of loss and damage.

Thirdly, in the context of climate change, the close relationship between displacement and loss and damage means that failure to recognise and address displacement results in the underaccounting of loss and damage and, as the point above suggests, inadequate efforts to avert, minimise and address loss and damage (RID and L&DC, 2023).

Fourthly, just as 'displacement' triggers state obligations under human rights principles, climate-related displacement should trigger 'polluter pays' obligations for egregiously polluting nations and industries – and lead to appropriate interventions from the emerging loss and damage architecture, both within and beyond the United Nations Framework Convention on Climate Change (UNFCCC). Given the potentially "game-changing" Advisory Opinion by the International Court of Justice on "Obligations of States in respect of Climate Change" (ICJ, 2025), all stakeholders must do a much better job of acknowledging and addressing displacement associated with loss and damage. Crucially, there must be greater clarity and accountability concerning the responsibilities of state duty bearers, polluting nations and industries and development actors.

6.2 Displacement as Loss and Damage

As discussed above, the loss of housing, land and livelihoods can lead to displacement. Yet, separation from these is, itself, loss and damage. As our interviews in Protapnagar and Hajinagar revealed, those who lost their homes, land and associated ways of life described both material and emotional losses, with economic and non-economic impacts felt for years, even decades. They also experienced a wide range of other losses and damages arising from displacement – including increased physical security risks, food and water insecurity, poor sanitation, adverse impacts on health, obstacles to accessing schools and services, increased exposure to environmental hazards, fear of eviction and for many, loss of psychosocial wellbeing. All of these were exacerbated by a paucity of humanitarian and development support before, during and after displacement.

Our fieldwork also showed how some of the adverse impacts of displacement affect people and groups differently. Women and children were more likely to suffer the health impacts of poor sanitation and exposure to saline water. Children also suffered from school disruption and, in some cases, were permanently withdrawn from school because of deteriorating family finances, particularly girls. After leaving school, girls were more likely to be forced into early marriage. Pulling children out of school, requiring them to work and forcing young girls to marry are all forms of erosive coping.

So, too, is labour migration born of debt-bondedness – borrowing money during periods of

extreme need from unscrupulous lenders and repaying debt through migratory labour. In Protapnagar, most people forced into debt-bonded labour are men, with a very high proportion of men and older teenagers in displaced households undertaking this dangerous and often gruelling work. Such work often entails violations of human rights and dignity as well as prolonged separation from family. However, these undertakings often leave other displaced family members behind in exposed environments, facing their own risks and vulnerabilities. Female heads of household we interviewed often bore the full burden of caring for other family members. Moreover, as we also learned from our interviews with the non-governmental organisation (NGO) Jagrata Juba Shangha (JJS), entire families in Protapnagar and elsewhere are regularly forced or enticed into debt-bonded labour to work in dangerous conditions in distant brick kilns and other hazardous settings, with lasting consequences, particularly for children (see Box 4 in Chapter 3).

Whilst protracted displacement inevitably results in loss and damage, the extent of those impacts experienced by displaced persons varies. Betancur et al. (2024) observed that "not all IDPs experience displacement in the same way or from the same starting point: some will have financial resources, assets and social capital such that they do not require humanitarian assistance at all". The displaced people in Protapnagar we interviewed were, it seems, among the poorest in the community even before Super Cyclone Amphan. Five years later, lacking land, other assets and decent livelihoods after displacement, they remain unable to rebuild their lives, whether in Protapnagar or elsewhere. Similarly, displaced people who eventually resettled in Hajinagar were generally forced there by poverty and few other options, lacking the means to resettle in less precarious places.

Sudin's multifaceted approach has helped minimise some of the cascading losses associated with displacement. It has also helped people living in conditions of protracted displacement for years, and even decades, gain greater agency and self-sufficiency. It has brought people closer to a 'solution' and, in the process, is transforming lives.

In programming we observed in Hajinagar and Mongla, prioritising women and girls has meant empowering them – to shape community development activities in more gender-responsive and community-supportive ways.

Hajinagar and Mongla stand in sharp contrast to the situation we found in Protapnagar, where such programming was lacking. As opportunities dwindled in a socioeconomic landscape ravaged by the adverse impacts of climate change, family support for girls' education also decreased, driving higher female dropout rates in schools and more cases of early marriage.

Our survey of NGO activity in the southwest coastal region of Bangladesh indicated few interventions had applied a mobility lens. Ongoing development work could be more strategically leveraged to help avert, minimise and address displacement and its associated loss and damage.

Services such as Helvetas's Migration Information Hub could go a long way in helping displacement-affected communities reduce their reliance on erosive coping strategies that lead to further loss and damage.

Restoration of community cohesiveness and solidarity is a critical component of addressing loss and damage associated with displacement. Many of the positive gains in Hajinagar and Mongla have happened 'in community'.

Yet much of the loss and damage from these displacements could have been minimised through stronger disaster preparedness and recovery efforts, adequate provision of shelter for displaced persons, early interventions to restore or create new livelihoods and other interventions to protect human rights and human dignity. Whilst many in Protapnagar reported receiving humanitarian assistance in the immediate aftermath of Amphan, support quickly tapered off. Those displaced were soon left to fend for themselves, with little or no further assistance that would meaningfully reduce the loss and damage from displacement or help them progress towards solutions. In Hajinagar, in the years prior to Sajida's interventions, some of the aid received by the community, particularly in terms of water, sanitation and hygiene (WASH) infrastructure and road improvements, proved helpful. Still, most displacement-related needs remained unaddressed.

6.3 Protracted Displacement Leading to Further Loss and Damage

Several examples above illustrate how the adverse impacts of displacement can cascade, with the consequences of displacement leading to subsequent 'downstream' impacts. For instance, in both Protapnagar and Hajinagar, the loss of livelihoods and the impact on family finances have contributed to increased school dropout rates for children, a rebound in early marriage of girls and adverse effects on mental health. When such negative impacts remain unresolved, and vulnerability and exposure go unaddressed, displacement can become protracted, leading to further losses and damages with lasting effects. This can also lead to repeated displacements, as experienced by several people we interviewed in Protapnagar. The cumulative effects of multiple *in-situ* displacements and secondary displacements (the displacement of people from one location to another) often result in even higher levels of vulnerability and impoverishment (Kälin, 2023).

Involuntary immobility can also create significant vulnerabilities and harm, and, like displacement, can erode human rights, leading to lasting losses and damages.

Displacement and involuntary immobility often have overlapping root causes – exposure and vulnerability to environmental hazards driven by poverty and marginalisation.

For reasons of survival, populations affected by displacement and involuntary immobility often engage in similar erosive coping behaviours.

Whilst durable solutions frameworks generally reference 'safety and security', durable solutions work in practice has traditionally not considered future climate risk in its planning.

Closer integration of disaster risk reduction practices into durable solutions approaches – and vice versa – is a requirement for averting, minimising and addressing loss and damage.

The Principles for Locally Led Adaptation, which were carefully integrated into the Climate Resilient Migrant Friendly Towns (CRMFT) programming in Mongla, represent a 'best practice approach' in community-based climate action.

The LLA Principles have been endorsed by over 130 organisations, though they are infrequently applied to displacement contexts. That might be changing, however, as displacement becomes more mainstreamed into loss and damage programming.

Sajida's Sudin programme in Hajinagar demonstrates how a multi-tiered approach to mental health can help reverse the process of loss by enabling affected people regain agency.

There are various definitions of "protracted displacement". Some invoke time frames (e.g. for more than three years), some reference IDP population thresholds (i.e. the number of people displaced for the situation to be considered 'protracted'), and others use indices specific to particular displacement contexts. In this report, we have adopted Kälin and Chapuisat's definition of protracted displacement – situations in which "IDPs are prevented from taking or are unable to take steps that allow them to progressively reduce the vulnerability, impoverishment and marginalization they face as displaced people, in order to regain a self-sufficient and dignified life and ultimately find a durable solution" (2017, p.4).

We find this definition relevant to the contexts of our study because it conceptually ties in with 'solutions' as a process or progression (Chapter 1), which we will return to later. When displacement becomes protracted and IDPs are unable to reduce the vulnerability, marginalisation and impoverishment they face as displaced people, further losses and damages are likely to occur.

The Climate Justice Resilience Fund has adopted the principle of not excluding people from project participation based on their mobility status. This approach makes good sense and should be considered a 'good practice'.

As 'migration as adaptation' and 'planned relocation' have become more mainstream in the climate adaptation discourse, a healthy 'right to stay' counter-narrative has emerged in support of informed choice and other rights of affected communities.

Forced mobility solutions are but another form of loss and damage.

People displaced to eroding riverbanks, levees and roadsides lacked the ability to stay with dignity. Nor could they migrate with dignity due to poverty and the lack of supportive and adaptative mobility pathways.

People who lack the resources, pathways and support needed to resettle elsewhere with dignity should have the right to adapt in place, in contexts where staying remains a viable solution.

In Protapnagar, we interviewed displaced people living on a soon-to-disappear eroding riverbank, where there was palpable anxiety about the risks of continued erosion, the likely disappearance of this informal cluster of shacks that had become home and community and the potential re-displacement of its residents. One woman we interviewed had suffered sleepless nights, worrying about her children's safety. With her husband working in a distant brick kiln, she tormented over whether to leave and, as a result, become unhoused again. Like many informal settlements, this cluster of IDP families also suffered from the growing impacts of extreme heat and remained exposed and vulnerable to cyclone winds. Some children on the embankment had dropped out of school permanently.

In the Hajinagar informal settlement in Tongi, we saw how long-term slum dwelling had increased people's exposure and vulnerability to not only extreme heat but also to non-environmental risks, including crime, drug addiction and mental health challenges. We also observed how some forms of loss and damage from displacement can cascade across generations – for example, to many of the children of Hajinagar, who were born into a high-risk social environment as the result of their parents' displacements – to the anguish of their parents. In both Hajinagar and Protapnagar, protracted displacement had led to a sense of helplessness, with people lacking the means to relocate elsewhere or otherwise meaningfully improve their families' current predicaments.

A Friendship (NGO) vocational training centre.Photo by Steven Miron, 2022

6.4 Moving Towards Solutions: Lessons from our Case Studies

> [M]oving towards durable solutions requires reversing the process of loss experienced by IDPs and reducing their need for assistance and protection by gradually enhancing their security, livelihoods, access to health and education services, adequate housing with security of tenure, and other elements necessary to resume a normal life (Kälin, 2023, 286).

Several of the programmes we have discussed – the Sudin programme in Hajinagar (Chapter 4), the Climate Resilient Migrant Friendly Towns initiative in Mongla (Chapter 5) and the programmes by Friendship and Helvetas described in Chapter 2 – show what helping IDPs "reverse the process of loss", "progressively reduce the vulnerability, impoverishment and marginalization" and "regain a self-sufficient and dignified life" (Kälin and Chapuisat, 2017, 83) can look like in practice. In this section, we discuss several of the 'good practices' of our earlier chapters in relation to the major themes that emerged from our fieldwork.

6.4.1 The importance of a multifaceted approach

As we noted in Chapter 1, displacement in the context of climate change is multicausal, involving not just the impacts of environmental hazards but also socioeconomically determined exposure and vulnerability to those hazards. Additionally, our interviews shed light on how loss and damage associated with displacement in the context of climate change is multidimensional, involving adverse impacts on physical, economic and psychosocial wellbeing, both immediate and long-term. These impacts also vary within populations, disproportionately affecting and creating special needs for some groups, such as children, women, people with disabilities and older people. It follows, then, that addressing displacement requires a multifaceted programmatic approach, one that considers and responds to the full range of vulnerabilities and needs it creates.

In Hajinagar, we observed how the different workstreams of the Sajida Foundation's Sudin project operate synergistically, with the impacts and outcomes of some workstreams advancing the goals of others. For example, economic interventions that strengthen livelihoods and increase household savings rates enable families to afford vital healthcare and keep their children in school. Sudin's multifaceted approach has not only helped minimise some of the cascading losses associated with displacement, such as those affecting health, wellbeing and children's education, but has also helped people living in conditions of protracted displacement for years, even decades, gain greater agency and self-sufficiency. It has brought people closer to a 'solution' and, in the process, is transforming lives.

Multifaceted approaches to climate change adaptation and development are by no means universal. As we have discovered from our field observations and in the Sajida and Refugee Law Initiative (RLI) survey of development activities in the southwest coastal area (Chapters 2 and 3), significant work is underway, but many initiatives are 'single stream'.

For example, some address women's livelihoods without integrating synergistic initiatives, such as programmes to keep girls in school or reduce debt-bonded labour migration. Relatedly, few interventions identified in our survey apply a human mobility lens, despite the prevalence of displacement, involuntary immobility and other forms of forced (im)mobility in the region. Additionally, programmes are not evenly distributed across communities in need, with a high concentration of initiatives taking place in only two of the seven subdistricts that make up Satkhira District, the focus of our survey. Whilst most of the development projects captured in our survey are undoubtedly beneficial, ongoing development work could be more strategically leveraged to help avert, minimise and address displacement and its associated loss and damage.

6.4.2 Empowering women and girls

A critical factor in Sajida's transformative work in Hajinagar has been prioritising women and girls in the Sudin project's workstreams. The same is true for BRAC's and ICCCAD's work in Mongla, where, by design, women were encouraged to take the lead in local community adaptation planning and advocacy with municipal authorities. Practically, this approach makes good sense. In both places, programmes have benefited from women's generally stronger community networks and their availability to take on such roles.

Yet, on a more transformational level, prioritising women and girls has meant empowering them – to shape community development activities in more gender responsive ways. It has led to greater leadership, decision-making and planning skills among women, strengthened women's influence, agency and self-reliance, and created much-needed female role models within communities, opening up new pathways for girls. In Hajinagar, prioritising women in programming has also had an outsized impact on household finances, which now benefit from women's income streams.

This stands in sharp contrast to the situation we found in Protapnagar, where women displaced by Amphan as well as those who persisted in place struggled to find economic pathways outside of traditional family agriculture and aquaculture, which are livelihoods threatened by climate change. As opportunities dwindled in a socioeconomic landscape ravaged by the adverse impacts of climate change, family support for girls' education also decreased, driving higher female dropout rates in schools and more cases of early marriage. This decrease in opportunities for women and girls undermines household and community resilience, making further loss and damage more likely. It also represents an erosion of human rights.[3]

6.4.3 Prioritising livelihoods

Supporting 'livelihoods from the start' of displacement is critical to helping displaced people and displacement-affected communities move towards solutions. Early livelihood interventions can prevent many of the erosive coping behaviours identified in our field studies, including keeping children out of school, early marriage of girls, forgoing healthcare and undertaking debt-bonded labour migration. It can also minimise the risk that displacement becomes protracted. Investing in women's livelihoods is especially crucial for preventing and resolving

protracted displacement and building longer-term resilience against the impacts of climate change on already limited household incomes.

Services such as Helvetas's "Migration Information Hub" (Chapter 2) can play a critical role in providing alternatives to debt-bonded labour migration and reducing other forms of distress migration, including trafficking. As discussed in Chapter 2, the Hub informs would-be migrants about migration risks, educates them about their rights, and provides information on job opportunities, including details of more reputable labour brokers. It also provides skills training for potential labour migrants, which, simultaneously, increases opportunities to remain at home. The Ovibashi Karmi Unnayan Program (OKUP) offers similar programming.

Such services could go a long way in helping displacement-affected communities, such as Protapnagar Union, reduce their reliance on erosive coping behaviours that undermine human rights and weaken long-term resilience. They would also increase choice and agency for displaced and non-displaced persons undertaking seasonal labour migration or leaving Protapnagar more permanently. Both Helvetas and OKUP operate in multiple locations on the southwest coast, but not in Protapnagar Union.

6.4.4. Community as 'solution'

Many of the positive gains in Hajinagar and Mongla have occurred 'in community', where participants developed valuable skills, such as communication, leadership and planning, along with a greater sense of confidence. These benefits impacted not only those in the Sudin programme, but also the wider Hajinagar community. The emergence of female role models, too, has happened in the context of community. Restoring community cohesion and solidarity is a critical component of addressing losses associated with displacement. However, it is often overlooked in traditional solutions approaches, which tend to focus on the needs of displaced individuals (Bower and Ferris, 2024). Yet the benefits of community-focused programming are clear in both Mongla and Hajinagar, where newfound community solidarity has strengthened the collective sense of wellbeing.

Community-level initiatives have also led to much-needed advancements, such as greater gender protections and equality in Hajinagar, as well as climate adaptation measures in Mongla. In Mongla, the 'power of community' is also evident in engagements with government authorities regarding the community's right to climate adaptation and development.

6.4.5 Integrating disaster risk reduction and durable solutions

In Chapter 1, we referred to durable solutions criteria as a 'high bar'. Yet, as we also observed, in one crucial respect, the bar in conventional durable solutions frameworks may not be high enough: disaster risk reduction is often a blind spot in durable solutions planning (Riva et al., 2025; RID and L&DC, 2024). Whilst durable solutions frameworks generally reference 'safety and security', durable solutions work in practice has traditionally not considered future climate risk in its planning, unlike, for example, in planned relocations, where future risk assessments are central to relocation considerations (Bower and Ferris, 2024).

Hajinagar, Tongi. Photo by Tanjib Islam, 2025

Protapnagar Union illustrates what is at stake. Recent agricultural recovery, aided by restrictions on environmentally damaging (or degrading) shrimp farming, could once again be undone by new saltwater tidal flooding brought on by storms – unless disaster risk reduction efforts are accelerated. As observed elsewhere, much closer integration of disaster risk reduction practices into durable solutions approaches – and vice versa – is a requirement for averting, minimising and addressing loss and damage (RID and L&DC, 2024). So, too, is the application of human mobility and durable solutions lenses to ongoing and future climate adaptation and development work (Miron, 2025).

6.4.6 The Principles for Locally Led Adaptation

Community-based approaches to development are often utilised in durable solutions interventions, and for good reason. In both Hajinagar and Mongla, we have seen their benefits – the empowerment of community members, better prioritisation of community needs and stronger engagement with government and development actors.[4]

The Principles for Locally Led Adaptation (LLA Principles), which were carefully integrated into the Climate Resilient Migrant Friendly Towns (CRMFT) programming in Mongla, represent a 'best practice approach' in community-based climate action. The LLA Principles have been adopted by grassroots community groups worldwide, as well as by the funding organisations that support them (Global Center on Adaptation, 2025).

Six of the eight principles are clearly observable in Mongla and are critical to the CRMFT's success:

- Devolving decision-making to the lowest appropriate level
- Addressing structural inequalities faced by women, youth, children, people with disabilities, displaced people, Indigenous Peoples and marginalised ethnic groups
- Investing in local capabilities to leave an institutional legacy
- Building a robust understanding of climate risk and uncertainty
- Flexible programming and learning
- Collaborative action [across sectors, including government and NGOs] and investment[5]

The Principles have been widely endorsed by national, international and intergovernmental organisations. However, they are infrequently applied to displacement and other mobility contexts. Hopefully, that will improve as 'displacement' becomes more central to work on loss and damage. Discussions of the Principles for Locally Led Adaptation have also been notably absent from the durable solutions literature. However, this, too, might change, particularly if values-based approaches to addressing loss and damage (van Schie et al., 2023), which are central to locally led adaptation in practice if not in name, gain traction within durable solutions approaches (Riva et al., 2025).

Friendship (NGO) rural livelihoods programme meeting.
Photo by Steven Miron, 2022

6.4.7 Mental healthcare

The nexus of climate change, mental health and mobility is gaining more attention in both research and practice, with the adverse impacts of displacement in the context of disasters and climate change increasingly recognised (Okamoto et al., 2025). Our interviews in Hajinagar and Protapnagar bear this out, with both the direct effects of disasters and subsequent erosive coping behaviours taking a toll on the psychosocial wellbeing of both displaced and involuntarily immobile groups, as well as in households where members have undertaken debt-bonded migration. Sajida's Sudin programme in Hajinagar demonstrates how a multitiered approach to mental health can help reverse the process of loss by enabling affected individuals to regain agency (Chapter 4). In reflecting on the trauma and sense of helplessness experienced by people in Protapnagar Union – whether displaced, involuntarily immobile or undertaking debt-bonded labour migration – it is not difficult to imagine how mental health interventions could be highly beneficial there.

Although the adverse impacts on mental health are themselves a form of loss and damage requiring professional care and support, we can see in Hajinagar how mental health interventions have contributed to other workstreams that advance durable solutions. For example, Sudin's mental health workstream has been central to Sajida's efforts to empower women and girls. Participants in that workstream have contributed to and benefited from community-building activities, particularly around gender justice issues, such as reducing child marriage. More broadly, improvements in psychosocial wellbeing have helped advance Sajida's goal of promoting positive behavioural change in health education and household finances.

6.5 Forced (Im)mobilities: Overlapping Challenges and Needs

At its conception, this research project set out to explore the dynamics of displacement related to loss and damage and consider what 'durable solutions' in loss and damage contexts might look like in practice. These aims shaped our choice of research sites. In Protapnagar, where we were initially interested in protracted displacement in the years following Super Cyclone Amphan, we also encountered two additional forms of forced (im)mobility related to Amphan and its lingering impacts: the involuntary immobility of people unable to move from their homes during the two years of tidal flooding that followed Amphan; and the debt-bonded cyclical labour migration undertaken by a high proportion of the men in Protapnagar, from both displaced and non-displaced populations, and, in some cases, by entire families. Whilst this phenomenon of debt-bonded labour migration pre-dates Amphan and is not limited to post-disaster contexts, the resulting disaster from Amphan forced many more households into a cycle of survival borrowing and debt repayment through dangerous and often exploitative extended periods of labour in distant brick kilns or at sea, as described in Chapter 3.

The dynamics and impacts of these three forms of forced (im)mobility are not identical. As we said at the beginning of this report, IDPs have special needs (Betancur et al., 2024) that must be acknowledged and addressed, with particular focus on groups made more vulnerable during displacement, such as women, children, older adults and people with illnesses or disabilities. Involuntary immobility, however, can also create significant vulnerabilities and harm, and, like displacement, can erode human rights, leading to lasting losses and damages.

Hajinagar, Tongi. Photo by Tanjib Islam, 2024

Our fieldwork highlights another variation on 'the right to stay'. People who lack the resources, pathways and support needed to resettle elsewhere with dignity should have the right to adapt in place, in contexts where staying remains a viable solution. As noted in Chapter 2, Friendship's work in the *char* region in northwestern Bangladesh has enabled people in rather severe displacement contexts to remain '*in situ*'. For many affected by climate change, this work has spared them from the inhumanity of being forced to live alongside roads, on levees and eroding riverbanks, or in erosive urban informal settlements. Indeed, many people in communities supported by Friendship continue to thrive, notably women and girls. Some of these *char* areas might eventually become uninhabitable. Still, in the meantime, Friendship's work shows that climate change adaptation and development can deliver solutions to current generations of people – and, critically, allow young people and traditionally marginalised groups, such as women, to develop the knowledge, education, skills and leadership needed for long-term resilience.

Parts of Protapnagar may also eventually become uninhabitable. However, environmental degradation in many areas in the Union is not yet too bleak: potable water is available in many if not most places, only a portion of the farmland has been lost to erosion or destroyed by saline intrusion, and schools are functioning and considered to be quite good. And Bangladesh has a robust policy framework, the National Strategy on Internal Displacement Management and accompanying Action Plan (MoDMR, 2021; MoDMR, 2022) (Chapter 2), which, if implemented in Protapnagar, would go a long way towards helping people displaced or at risk of displacement remain in the Union.

Moreover, as noted in Chapter 2, the RLI-Sajida survey of NGO activity in Satkhira District identified a high concentration of development actors working in the region around Protapnagar Union. They could be brought together in Protapnagar and other places of need, perhaps using an area-based assessment tool designed to identify entry points for the provision of durable solutions by development actors, similar to what the Internal Displacement Monitoring Centre (IDMC) and IMPACT Initiatives are piloting in conflict displacement contexts (Chapter 1).

Sadly, throughout the country, there are few rights-affirming alternatives to staying at present. Decent resettlement locations for poor IDPs are scarce; strategic migration receives little or no support; and consent-based, rights-affirming planned relocation has yet to occur at scale in Bangladesh. To borrow the words of one Bangladeshi researcher, there are no "safe havens" (Assaduzzaman, 2023, p.116) for poor, marginalised people who are displaced or at risk of displacement. That, of course, must change. Until it does, much more needs to be done to help people stay with dignity. Displacement, involuntary immobility and erosive coping and mobility strategies, such as highly exploitative labour migration, are not solutions.

Endnotes

[1] For a detailed discussion on how displacement is addressed across multiple, overlapping treaties, see Cantor and Sánchez-Mojica (2025).

[2] For example, The ILO Employment and Decent Work for Peace and Resilience Recommendation, 2017 (R205) paragraph 14.

[3] Helvetas has described how women in the southwestern coastal region have experienced disempowerment as climate impacts worsen: "[W]omen are slowly losing their financial independence which they used to have through earnings from homestead production. It further worsens the situation of domestic abuse and reduces their decision-making power" (HELVETAS, 2019, p.3).

[4] In Protapnagar, some of the problems of not following community-based approaches are evident, for example, in the government's 'climate resilient cluster housing' project for displaced people, part of the Ashrayan Project (Chapter 2), which was designed and built with little or no community input on needs and priorities.

[5] The other principles are: providing patient and predictable funding that can be accessed more easily; and, ensuring transparency and accountability. These are also central to the CRMFT initiative but didn't come up in our interviews with community members.

Protapnagar Union. Photo by Tanjib Islam, 2024

Chapter 7

Providing Solutions to Displaced Persons in a World of Increasing Loss and Damage

Conclusion

> *"PEOPLE LIVING IN PROTRACTED DISPLACEMENT IN BANGLADESH ARE NOT INVISIBLE. THEY LIVE IN INFORMAL SETTLEMENTS THROUGHOUT THE COUNTRY, ALONG LEVEES AND RIVERBANKS, AND ON COUNTLESS EVER-SHIFTING SANDBAR ISLANDS, ON PUBLIC LAND AND ON CITY STREETS." (CHAPTER 2)*

Bangladesh has a growing protracted displacement problem, the full extent of which is not told through its data. As discussed in Chapter 2, the 2.4 million displacements reported in 2024 were the highest annual total ever reported and the fourth successive increase (IDMC, 2025). Whilst certainly cause for concern, annual displacement figures alone do not capture the full displacement story. Some of the increases reflect Bangladesh's success in safely evacuating people from storms and floods, which saves lives. Others may be explained by improvements in data gathering and reporting by the government through its partnerships with the Internal Displacement Monitoring Centre (IDMC) and the International Organization for Migration (IOM). Overall, however, data trends reflect the adverse impacts of increasingly frequent and intense climatic hazards.

There are data gaps. As mentioned earlier, data from Bangladesh do not yet capture the full extent of displacements from riverbank erosion and slow-onset events, which are significant drivers of disaster displacement in Bangladesh. More concerning, perhaps, is that Bangladesh lacks a robust system for identifying, registering and tracking people whose displacement remains unresolved. Hence, whilst we have a reasonably good trend line for understanding how new displacements change year-on-year, we have inadequate parallel data on the number of displacements that remain unresolved. However, that figure is almost certainly far higher than the year-end displacement stock figure of 172,000 reported for 2024.

This isn't simply a 'numbers' issue, however. It is about people in need of human rights protections during displacement and, ultimately, the resolution of displacement.

It is worth considering whose needs are served and whose are sacrificed by the failure to recognise displacement and the obligations it entails. In the long run, might the primary beneficiaries be polluting nations and industries, who also need to be seen as duty bearers?

Gaps in policy and protections do not seem to be simply, or even primarily, a problem of insufficient data on the scope and adverse impacts of displacement. Instead, they seem to be problems of political will and priorities.

The consistency and clarity of IDP narratives left our research team wondering: why isn't 'displacement' more prominent in the climate change discourse in Bangladesh? And why do the needs of IDPs and others facing forced mobility and immobility remain such a relatively low priority in policy and practice?

Displacement frequently happens anonymously, with a high proportion of displaced persons unable to access critical humanitarian and development support.

IDPs are often left to fend for themselves. As a result, displacement frequently becomes protracted, with loss and damage potentially cascading across generations.

Some of the most severe losses and damages from displacement arise from erosive coping behaviours adopted by IDPs to survive in the absence of protective – in other words, actions and consequences that could have been prevented or minimised through well-planned programming.

There is a wealth of well-regarded development frameworks and practices that could be brought to bear on the needs of IDPs, including Bangladesh's own excellent policy framework, the NSIDM.

It is also about the obligations of duty bearers under human rights law and the Guiding Principles on Internal Displacement, as well as commitments under the Sendai Framework for Disaster Risk Reduction, Bangladesh's own National Strategy on Internal Displacement Management (NSIDM), and the principle of 'leaving no one behind' in the 2030 Agenda for Sustainable Development.[1] Displacement in the context of climate change and associated loss and damage concern all nations, including wealthier polluting nations, under the United Nations Framework Convention on Climate Change (UNFCCC) including the Paris Agreement, particularly the principle of 'common but differentiated responsivities and respective capabilities (CBDR- RC), which the International Court of Justice reaffirmed in "Obligations of States in respect of Climate Change" (ICJ, 2025) (see Chapter 1).

Bangladesh must implement the NSIDM and Action Plan across relevant ministries and at all levels of government. It must urgently establish a process or mechanism to identify and register IDPs, with the aim of providing rights protections during displacement and supporting IDPs in finding solutions.

Bangladesh has a strong and engaged civil society. The government, under the umbrella of the NSIDM, has an opportunity to catalyse coordinated efforts to address protracted displacement.

The GoB's Ashrayan 'cluster village' programme would benefit tremendously from adopting a community-based approach.

There is need to create rights affirming pathways that support mobility choice – pathways for migrating and relocating with dignity, and dignified options for people displaced or at risk of displacement to return or remain in their places of origin.

Arguably, the protracted displacement crisis may be one of priorities and political will. Displacement in Bangladesh is widespread, particularly during storm seasons. Many internally displaced persons (IDPs) and most displacement-affected communities in Bangladesh are relatively easy to locate and identify, as our research suggests, especially in the aftermath of a disaster. People evacuated to storm shelters are counted in Bangladesh's data on displacements. However, IDPs are undercounted in displacement stock data because many who remain displaced are neither registered nor enrolled in government programmes – programming that should support IDP rights and needs during displacement and help IDPs find a durable solution. As a result, IDPs, who are often impoverished, traumatised and struggling to survive, are generally left to fend for themselves. As displacements become protracted, more lives are shattered, and loss and damage can cascade across generations, as our research shows. The true scale of loss and damage, both in human and economic terms, is not reflected in government estimates.

The costs and complexities associated with addressing displacement more comprehensively would undoubtedly be enormous, particularly because displacement in the context of climate change is multicausal and its impacts multidimensional. This requires socioeconomic programming and reform, not simply the building of climate-resilient infrastructure, which is, of course, needed. Displacement is also socially constructed, and some may view the deep socioeconomic roots driving exposure and vulnerability as a Pandora's box, which, if opened, could lead to societal challenges on multiple fronts. However, it is worth considering whose needs are served and whose are sacrificed by the failure to recognise displacement and the societal obligations it entails.

In the long run, might the primary beneficiaries of under acknowledgement be polluting nations and industries? Should they not, instead, be compelled to contribute, as duty bearers, to addressing displacement and other climate injustices – and fund adaptation and loss and damage climate action at the scale required?

When Pandora's box was opened and emptied, the one thing left inside was hope, something previously unseen. Fortunately, promising and hopeful work is taking place – in Bangladesh, in other countries, and within some global institutions addressing climate change and human mobility. In these final sections of our report, we attempt to relate our research findings to critical ongoing efforts to address displacement and the associated loss and damage.

7.1 Key Takeaways from our Study of 'Good Practice' Programming

In the previous chapter (Chapter 6), we discussed in detail the 'good practice' interventions that emerged from our field case studies (Chapters 3, 4 and 5), as well as from other field visits (Chapter 2). We believe these findings and observations can help to inform programming at the local and national levels within and beyond Bangladesh. They should also shape how displacement is approached and prioritised within international bodies, including the UNFCCC. Moreover, these findings suggest how conventional durable solutions must evolve to remain relevant in a world of growing loss and damage from climate change.

Summarizing our lengthier discussion in Chapter 6, our key findings are:

The importance of a multifaceted programmatic approach to addressing displacement: The multidimensional impacts of displacement in the context of climate change require a multifaceted response, with programming that addresses the broad range of losses and damages associated with displacement. A traditional 'durable solutions framework', encompassing livelihoods, education, health, access to services and secure land and housing tenure, can be effective in addressing loss and damage, enhancing agency and supporting self-sufficiency. Whilst not explicitly applying a durable solutions framework, the Sajida Foundation's work in Hajinagar, Tongi (Chapter 4) shows how programme workstreams can be synergistic, with gains from one workstream positively advancing the goals of others. For example, the development of new livelihoods and income streams for women contributed to better healthcare-seeking behaviour. The positive gains we observed would likely not have been achieved through uncoordinated single-workstream interventions.

Empowering women and girls: In the programmes we observed in Hajinagar, centring women and girls in education, livelihoods and community development programming proved transformational, not only for participants but also for their households and communities. In Mongla Municipality, BRAC and ICCCAD's encouragement of women to take the lead in community-based adaptation planning and advocacy work produced excellent programme outcomes, whilst also giving women the opportunity to develop valuable leadership skills and experience that will serve them well far beyond the programme.

The value of mental healthcare programming: The direct impacts of climate change, displacement and related losses and damages can adversely affect mental health, impacting individual, household and community wellbeing and eroding self-sufficiency. Sajida's work in

Tongi demonstrates how a multi-tiered approach to mental healthcare, involving community-level outreach and education, group and family counselling, individual therapy and psychiatric care, can help restore wellbeing and agency whilst also advancing the goals of other solution workstreams, such as those promoting gender equality and livelihoods.

Finding solutions 'in community': A significant source of loss experienced by IDPs is their separation from home, community and traditional support networks. Two of our case studies, Sajida's Sudin programme in Hajinagar and BRAC and ICCCAD's Climate Resilient Migrant Friendly Towns (CRMFT) initiative in Mongla, showed how programming that strengthens community solidarity in resettlement locations is critical to addressing losses and building resilience. Additionally, many of the positive gains we observed took place 'in community', where participants developed valuable skills such as communication, leadership and planning, along with a greater sense of confidence that enabled more effective advocacy. Once again, the gains were particularly notable for women and girls.

The Principles for Locally Led Adaptation (LLA Principles): The CRMFT initiative in Mongla closely integrated the LLA Principles. Our findings demonstrate how the 'good practice' approaches to climate adaptation outlined in the LLA Principles can lead to more effective and equitable outcomes that reflect community needs and priorities. By shifting power, resources and decision-making to local communities, adaptation programming guided by the LLA Principles can help reduce wasteful 'top-down' programming that fails to meet community needs, such as the Ashrayan 'cluster village' project in Protapnagar (Chapter 3), whilst fostering more productive engagement among communities, local governments and development actors.

Ensuring that 'solutions' are risk-informed: In the context of climate change, solutions planning and programming must be risk-informed, anticipating and building resilience to future climate risk. Climate risk assessments and planning are often absent from conventional durable solutions frameworks, which must evolve to integrate more effectively with climate change adaptation and disaster risk reduction efforts. In Protapnagar (Chapter 3), we observed how recovery from Super Cyclone Amphan and the restoration of previously lost or damaged agricultural land enabled some displaced people to return. However, the gains were fragile, easily lost in the absence of more robust storm and flood protection infrastructure (e.g. better levees and sluice gates).

Durable solutions as a 'progression': Durable solutions are sometimes described as a 'process' or a 'progression', partly for pragmatic reasons, given the sometimes-immense challenges of resolving the full range of displacement impacts. Our findings suggest that even when pursued as a more gradual iterative process, helping people get on a pathway towards resolving the adverse impacts of displacement can generate positive benefits for displaced populations – and even begin to transform lives and communities.

Enabling people to 'stay with dignity': Work undertaken by the NGO Friendship in the northwest *char* region in the Brahmaputra and Jamuna River illustrates how a multifaceted approach to supporting *in-situ* adaptation can be effective in climate-vulnerable areas. Such approaches help people develop the capabilities needed to remain in their areas of habitual residence, even after displacement. This supports both mobility choice and mobility justice. Having the option to stay in a supportive environment is also crucial in contexts such as Bangladesh, where few rights-affirming alternative pathways currently exist.

Supporting migrant agency and choice: Migration, along with planned relocation, has the potential to help avert, minimise and address loss and damage, including that related to displacement. However, in practice, consent-based, rights-affirming planned relocation is not yet available at scale, whilst labour migration and long-term migratory movements in Bangladesh can become maladaptive or erosive when undertaken as survival strategies. Programming, such as the CRMFT initiative, which was designed to engage local governments in creating rights-affirming resettlement destinations, is highly valuable and should be supported and replicated. Additionally, programmes such as Helvetas's Migration Information Hub, which equips prospective migrants with job skills training and information on opportunities and risks, legal rights and reputable labour brokers, can strengthen migrant agency and choice whilst helping them avoid the highly exploitative and dangerous labour conditions documented in our study.

7.2 Opportunities to Advance Displacement Protections and Solutions in Bangladesh

There is no panacea for Bangladesh's growing displacement crisis. However, as we have discussed, there is a wealth of well-regarded development frameworks and practices that can be brought to bear on the needs of IDPs, including Bangladesh's own excellent policy framework, the NSIDM, which captures the salient elements of relevant international frameworks. These have the potential to help avert and minimise displacement and the associated loss and damage, even in the face of growing climate change risks. Additionally, well-designed programming, including that highlighted in this study and summarised above, can help address some of the loss and damage of displacement and support people in finding solutions now and in the foreseeable future, even as Bangladesh pursues its ambitious long-term climate change policy goals.

As a top priority, Bangladesh must implement the NSIDM and Action Plan across relevant ministries and at all levels of government. The Action Plan provides detailed guidance on the steps required for implementation, whilst recent 'on the ground' work by the Refugee and Migratory Movement Research Unit (RMMRU), the civil society organisation that helped develop the NSIDM and Action Plan, shows how the rollout process can be 'ground up' as well as 'top down'. Critically, Bangladesh must overcome barriers to implementation created by a siloed government, such as that which led to the omission of the NSIDM and Action Plan and the commitment to providing durable solutions to displacement-affected people and communities, from Bangladesh's first national adaptation plan (NAP), the National Adaptation Plan of Bangladesh (2023-2050) (MEFCC, 2022). Fortunately, national adaptation planning within the UNFCCC is intended to be an iterative process, so the omission can still be remedied. The NSIDM and Action Plan were also not referenced in the recently-released National Determined Contributions (NCC 3.0), though encouragingly, there was mention of the need to "[e]stablish 'Climate-Resilient Habitats' with guaranteed access to livelihoods, land and essential services (water, health, education) for displaced people" and "[a]ddress the needs of and provide durable solutions for people affected by displacement, including people at-risk of displacement, displaced people, internal migrants, people living in informal settlements, and host communities" (MoEFCC, 2025, p.36). Averting, minimising and addressing displacement, along with the provision of durable solutions, must also be better integrated into Bangladesh's National Plan for Disaster Management (MoDMR, 2020) when it is updated for the period beginning 2026.

As stressed above, Bangladesh must, with some urgency, establish a process or mechanism to identify and register IDPs, with the aim of providing rights protections during displacement and supporting IDPs in finding solutions. Without such a system, it is difficult to see how Bangladesh can fulfil its obligations and commitments under the Guiding Principles on Internal Displacement, the Sendai Framework for Disaster Risk Reduction and the 2030 Agenda for Sustainable Development. The Action Plan of the NSIDM calls for such a tracking mechanism "to ensure that displaced families and individuals are registered once displacement occurs... to help relief and rehabilitation process and tracing of missing persons" (MoDMR, 2022, Section 3.1.4), though the process is envisaged to be phased in over ten years, with some milestones achieved within five years (i.e. 2027). Given the acute and growing need for IDP protections, that timeframe seems too long, at least for the registration of IDPs and the rollout of urgently required programming. Whilst refinement of a sophisticated tracking system, which appears to be one of the stated goals, will inevitably take time, interim actions to jumpstart durable solutions programming are clearly needed.

Hajinagar, Tongi. Photo by Tanjib Islam, 2024

Fortunately, Bangladesh has a strong and engaged civil society, with some NGOs already providing programming that helps IDPs move towards solutions. However, as our survey of NGO activity in the Satkhira district indicated (Chapter 2), IDPs would benefit from a coordinated effort by NGOs to close programming gaps in relation to displacement and create the multifaceted programming needed to address the losses and damages they face. We see an opportunity for the government to catalyse such a coordinated response under the umbrella of the NSIDM. An area-based assessment toolkit to identify needs and entry points for solutions programming, similar to the approaches piloted by IDMC and IMPACT Initiatives in conflict contexts, could help support well-coordinated, comprehensive programming at the community level.

Bangladesh is one of the leaders in supporting and integrating the Principles for Locally Led Adaptation (LLA) into climate action. The Government of Bangladesh (GoB), which has expressed strong support for the principles on multiple occasions, should ensure that they are integrated into loss and damage interventions related to displacement and in durable solutions programming. The GoB's Ashrayan 'cluster village' programme, which we discussed in Chapter 3, would benefit tremendously from an LLA approach, ensuring that housing for displaced persons is designed for the needs of displacement-affected communities.

Finally, as discussed above, we have already emphasised the need to create rights-affirming pathways that support mobility choice – pathways for migrating and relocating with dignity, and options for people displaced or at risk of displacement to return or remain in their places of origin (see Chapter 6). Such work should include projects that build on and scale the achievements of the Climate Resilient Migrant Friendly Towns initiative (Chapter 5), which was designed to create alternatives to displacement and migration in urban informal settlements.

7.3 Averting, Minimising and Addressing Displacement through the UNFCCC[1]

Displacement, along with migration and planned relocation, have been included in the scope of the UNFCCC since their inclusion in the Cancun Agreements in 2010 (UNFCCC, 2010, Agreement 1/CP.16).

7.3.1 The Loss and Damage mechanism

Fund for Responding to Loss and Damage (FRLD)

Funder priorities help shape the policies, priorities and programming of governments and civil society. As the FRLD moves from operationalisation towards providing loss and damage grants, the FRLD must demonstrate its commitment to addressing loss and damage associated with displacement, which, along with migration and planned relocation, are part of the FRLD's scope (UNFCCC, 2023, Decision 1/CP.28).

In meeting this opportunity:

- The FRLD must show its commitment to prioritising programmes that are rights-affirming, consent-based and follow established good practices – community-based programming that targets the multiplicity of losses and damages related to displacement.

- It should demonstrate support for risk-informed durable solutions programming that covers both economic and non-economic loss and damage, including voluntary return, local integration or resettlement elsewhere, whilst ensuring restoration of livelihoods, access to essential services, continuation of education, land and housing tenure and psychosocial wellbeing.

- The FRLD should establish fund access modalities that enable the rapid dispersal of funds to displacement-affected communities. Our research shows that some of the most significant occurrences of loss and damage stem from coping or survival strategies of IDPs, actions that could be prevented with timely interventions. Funding that addresses income insecurity, meets immediate economic needs and restores livelihoods can prevent cascading losses and damages and stop displacement from becoming protracted.

The Santiago Network for Loss and Damage (SNLD)

In responding to country and community-level requests for technical assistance on loss and damage, the SNLD must ensure that the technical assistance it provides adequately encompasses 'displacement'.

- The SNLD and its members must ensure that country and community-level technical assistance programming is developed with a 'human mobility lens', integrating comprehensive data on the risk, occurrence and impact of displacement and forced (im)mobilities, which can be both causes and consequences of loss and damage.

- The SNLD must also ensure that, through its membership of organisations, bodies, networks and experts (OBNEs), it has the requisite knowledge and capacity to provide effective guidance on durable solutions.

- Through their technical support, the SNLD and its members must ensure that countries and communities have the knowledge, coordination mechanisms, resources and processes needed to work on displacement (beyond the immediate occurrence of disaster and relief assistance to evacuees) in order to move IDPs rapidly towards durable solutions.

- The SNLD should commit to supporting projects that are consent-based, rights-affirming and community-based.

The Executive Committee for the Warsaw International Mechanism for Loss and Damage (WIM ExCom)

- The WIM ExCom should promote coherence in the work of the FRLD and the SNLD by facilitating a shared understanding of 'displacement' related to loss and damage, including the importance of a durable solutions approach to resolving displacement. This should include promoting and supporting the integration of 'durable solutions' into financial and technical assistance responses to loss and damage, along with relevant good practices, standards and assessment tools.

- The WIM's Task Force on Displacement[2] (TFD) should play a key role in highlighting the centrality of durable solutions approaches for the work of other constituted bodies, including the FRLD and SNLD.

- The TFD should facilitate the development of technical guidelines on durable solutions and related 'good practices'. Work should include guidelines to supplement the existing Technical Guide on Integrating Human Mobility and Climate Change Linkages into Relevant National Climate Change Planning Processes (UNFCCC, 2024), which does not address durable solutions in detail.

7.3.2 The UNFCCC climate adaptation mechanism

Displacement, planned relocation, migration and other human (im)mobility challenges are cross-cutting concerns for both the Adaptation and Loss and Damage mechanisms under the UNFCCC. Loss and damage associated with displacement is, in part, a consequence of the current failure to invest adequately in climate adaptation – for example, in initiatives supporting the capabilities needed to 'stay with dignity' whilst providing rights-affirming consent-based options to 'migrate or relocate with dignity'.

Unfortunately, very little climate adaptation funding within the UNFCCC has been allocated to preventing displacement, partly due to the onerous application and accreditation processes of the Green Climate Fund. This must change, given the crucial role of climate adaptation in averting and minimising displacement and[3] related loss and damage.

7.4 Advancing Rights Protections and Solutions through the Sendai Framework for Disaster Risk Reduction (2015-2030) (The Sendai Framework)

"Displacement", which is sometimes seen as a politically sensitive topic, particularly in contexts of conflict, was nearly removed from the final draft of the negotiated text that became the Sendai Framework for Disaster Risk Reduction (2015-2030) (Yonetani, 2017). At the insistence of four state parties, including Bangladesh, Norway, the Philippines and Switzerland, 'displacement' remained in the final text, and, although somewhat peripheral, "provide[d] a number of direct entry points for action" (*ibid.*, p.3). Since then, displacement has become more effectively mainstreamed into the Sendai Framework and the work of its United Nations host organisation, the United Nations Office for Disaster Risk Reduction (DRR). However, there is significantly more work to be done. As of 2023, 88 of 112 national disaster risk reduction plans mention displacement (78 percent), albeit with the majority (57 of the 88) "assessed as having a low level of detail, with 22 instruments having a moderate level and only nine instruments having a high level of detail" (PDD, 2024, p.16). The same analysis found that 'durable solutions' and related actions aimed at providing full resolution to displacement were only mentioned in six of the 112 national DRR strategies analysed (PDD, 2024).

Whilst joint work by IOM and IDMC to improve displacement indicators will undoubtedly help nation states better understand displacement trends, drivers and priority areas for programming (IOM and IDMC, 2023), weak national engagement around the provision of durable solutions may, as suggested earlier, be a matter of political will and not primarily data.

As the Sendai Framework approaches the end of its fifteen-year term in 2030 and discussions begin in earnest about its extension or the creation of a new framework, states need to commit to taking concrete measures to address displacement and fulfil their obligations as articulated under the Guiding Principles on Internal Displacement. Requisite indicators for state reporting should include the number of IDPs whose displacement remains unresolved and the number of people currently receiving durable solutions programming. This will not simply require improved data gathering and reporting, but rather, the development and implementation of programming to identify, register and support IDPs in finding solutions. Without such steps, IDPs in need of a solution are likely to remain peripheral to disaster risk reduction action.

7.5 Academic Research on Loss and Damage and Displacement

The findings of this study suggest several areas where further research is needed. These include:

'Good Practice' approaches to resolving displacement: The 'good practice' interventions identified in this study, though encouraging and informative, were limited in number and were all drawn from Bangladesh. Additionally, our methodology was qualitative, based on narrative analysis of programme participant interviews and was not longitudinal. Further studies on 'good practice' interventions, using a wider range of research methods, are needed. Such studies have the potential to inform how programming to address loss and damage related to displacement is approached, and also how conventional durable solutions frameworks must evolve to remain relevant in a world of increasing loss and damage.

Overlapping needs of IDPs, involuntarily immobile populations and others facing mobility challenges related to loss and damage: Our research, particularly in Protapnagar Union, identified several areas of overlapping need across displaced and involuntarily immobile populations. Our interviews also indicated that forced mobility status can shift over time, with involuntarily immobile people sometimes becoming displaced and IDPs in protracted displacement sometimes becoming involuntarily immobile. Research into the overlapping needs of each group, as well as the intersecting and shifting mobility dynamics across displacement and involuntary immobility, could provide important lessons for developing more responsive programming.

Rights-affirming, consent-based, and well-supported pathways to staying and leaving: Recent research has contested naïve and simplistic neoliberal 'migration as adaptation' narratives (see Chapters 1 and 2). Yet questions remain: under what conditions might migration (including cyclical labour migration) and planned relocation be adaptive and help avert and minimise forced (im)mobilities and associated loss and damage? And what are the implications for policy, programming and funding? Data on positive outcomes from migration in the context of climate change across different contexts remains surprisingly limited. The same is true for data on successful planned relocations, though research on understanding and highlighting promising approaches to planned relocations is progressing and growing in sophistication. Additionally, the 'right to stay' has gained more traction in academic, policy and development discourses. With this, there is also a growing acknowledgement that "climate-induced redistribution of people is not inevitable" (Boas et al., 2025; see also Farbotko, 2025).

What is urgently required is research highlighting 'good practice' interventions and outcomes from a wide range of contexts that support *the ability to stay with dignity*, and not just *the right to stay*. Such research would help to inform policy and shape how we should work to avert, minimise and address loss and damage associated with forced (im)mobility.

7.6 Acknowledging the Present

When we look closely at communities affected by protracted displacement in the context of climate change and listen to their stories, we are likely to see impoverishment and discrimination, limited access to government services, fear of eviction and secondary displacement, a longing for home and community, children denied their rights to a healthy and supportive environment, and parents and older people finding little peace as they worry about the future of their children and grandchildren. Looking at these communities also invites reflection on the past – on our failure to prevent hazards from becoming disasters, on the inadequacy of efforts to prevent displacement from becoming protracted and on the failure, thus far, to provide solutions at the requisite scale.

This study reflects the hope that acknowledging the present – the lived experiences of people displaced in the context of climate change – can lead to more consequential actions to avert, minimise and address displacement and associated loss and damage. We have argued that one particular foundational policy response is urgently required: that people experiencing loss and damage from displacement be identified and voluntarily registered as IDPs in need of rights protections and solutions. This shouldn't have to wait for further refinement of displacement datasets and tracking tools, though that work is also critically needed. Such a mechanism would ensure that IDPs in need of rights protections and durable solutions are made more visible.

Such a mechanism would also bring more visibility to the extent of climate change loss and damage and, therefore, the obligations all duty bearers, including major polluting nations. When IDPs are invisible, such obligations are too easily sidestepped.

Looking at the present crisis also invites us to contemplate the future, knowing what failure can look like and what kind of future must be prevented from unfolding. We therefore hope that the 'good practice' programming by several NGOs in Bangladesh highlighted in this study, along with Bangladesh's promising internal displacement policy framework, the NSIDM and Action Plan, demonstrate, in tangible ways, that a future of increasing losses and damages associated with displacement is not inevitable.

> ***The lived experiences of IDPs invite us to reflect on our past – on our failure to prevent hazards from becoming disasters, stop displacement from becoming protracted and find solutions at the requisite scale.***
>
> ***We have argued that one policy response is especially urgent. People experiencing loss and damage from displacement must be identified and voluntarily registered as IDPs in need of rights protections and solutions. When IDPs are invisible, our obligations to them are too easily sidestepped.***

Endnotes

[1] For a more detailed description of the UNFCCC's "Loss and Damage" mechanism, refer to page 15 in Chapter 1.

[2] Established in 2015 at the 21st Conference of the Parties (COP 21) under the WIM ExCom, it aims to enhance understanding of the impacts of climate change on human mobility, facilitate the uptake of integrated approaches to human mobility and loss and damage and facilitate stakeholder engagement for further action.

Protapnagar Union. Photo by Steven Miron, 2024

Protapnagar, Tanjib Islam, 2024

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