Disclaimer

IOM is committed to the principle that humane and orderly migration benefits migrants and society. As an intergovernmental organization, IOM acts with its partners in the international community to: assist in meeting the operational challenges of migration; advance understanding of migration issues; encourage social and economic development through migration; and uphold the human dignity and well being of migrants.

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STUDY ON RURAL - URBAN CLIMATE MIGRATION IN BANGLADESH
<table>
<thead>
<tr>
<th>Acronym</th>
<th>Full Form</th>
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<tbody>
<tr>
<td>DDM</td>
<td>Department of Disaster Management</td>
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<tr>
<td>DNCC</td>
<td>Dhaka North City Corporation</td>
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<tr>
<td>DRR</td>
<td>Disaster Risk Reduction</td>
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<tr>
<td>DTM</td>
<td>Displacement Tracking Matrix</td>
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<tr>
<td>FSCD</td>
<td>Fire Service and Civil Defence</td>
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<tr>
<td>GBV</td>
<td>Gender-Based Violence</td>
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<tr>
<td>HBRI</td>
<td>Housing and Building Research Institute</td>
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<td>HCTT</td>
<td>Humanitarian Coordination Task Team</td>
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<td>IOM</td>
<td>International Organization for Migration</td>
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<td>MoDMR</td>
<td>Ministry of Disaster Management and Relief</td>
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<td>RMG</td>
<td>Ready Made Garments</td>
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<td>SOD</td>
<td>Standing Orders on Disaster</td>
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<td>WASA</td>
<td>Water Supply and Sewerage Authority</td>
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<tr>
<td>WASH</td>
<td>Water, Sanitation, and Hygiene</td>
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<tr>
<td>WDMC</td>
<td>Ward Disaster Management Committee</td>
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INTRODUCTION

Bangladesh has been experiencing steady urbanization since 1971 with the percentage of urban population rising from approximately 23% to nearly 32% between the period of 2011-2022. During this period, the population of Dhaka city (Dhaka North and Dhaka South) alone increased by approximately 47%. Disasters and climate change can be attributed for this increase as well. A significant number of these climate migrants tend to initially find accommodation in informal settlements which are commonly known locally as “Bostis” (literally meaning slums).

Presently, Dhaka city accommodates over 10.2 million individuals, which accounts for over 6% of the country’s total population. As per the 2022 Population and Housing Census, there are currently 884,496 slum dwellers in the Dhaka division, with 692,628 people living in slums in Dhaka district alone.

In order to better understand rural-urban migration due to disasters and extreme climatic events, the Displacement Management Cluster of Bangladesh with the support of cluster partners, primarily the International Organization for Migration (IOM), developed the tools to conduct an in-depth assessment into the factors that influence the mobility and challenges and barriers to durable solutions faced by climate migrants living in two informal settlements in Dhaka.

SUMMARY OF FINDINGS

- There are a total of 3,390 climate migrants (834 households) in the two informal settlements.
- 19% households have special needs family members, who face challenges related to sight and mobility.
- The migrants predominantly originated from the Bhola district followed by Barishal, Sunamganj and Madaripur.
- Main causes of migration were the destruction of shelter, agricultural land, and livelihood assets caused by extreme climatic events, with riverbank erosion (76%), flooding (19%), and cyclones (4%) mentioned most frequently.
- 92% of migrants moved with their families using river transport (such as launches and steamers, typically large ships with multiple floors) or buses.
- Common occupations include rickshaw pulling (23%), construction work (17%), wholesale/retail trade (15%), driving or vehicle assistant (8%), tailoring/textiles or garments worker (7%) and domestic work (7%).
- Financial problems, unemployment, high living costs, and safety concerns were major challenges in the settlements.
- 43% reported that they wish to return to their place of origin and 44% reported that they do not.
- The reasons provided for return are better accommodation (44%), better living standards (32%) and family (22%).
- Those who do not wish to return stated that they have higher employment opportunities in the city (45%), no assets left in their places of origin (36%), and that they enjoy city life more (13%).

4. Climate Migration: The movement of a person or groups of persons who, predominantly for reasons of sudden or progressive change in the environment due to climate change, are obliged to leave their habitual place of residence, or choose to do so, either temporarily or permanently, within a State or across an international border. Page 31, Glossary on Migration, International Organization for Migration (IOM), 2019
BACKGROUND

Bangladesh is currently undergoing a demographic shift due to rural-urban migration, especially to the capital city of Dhaka.\(^5\) Climate change and the associated hazards represent some of the key drivers of this population movement, as land, livelihoods and property are damaged and destroyed by slow-onset hazards such as riverbank erosion, saltwater intrusion, rising sea levels and drought, as well as rapid-onset hazards such as cyclones and flood.\(^6\)

These hazards force people to migrate to find alternative livelihoods and opportunities elsewhere. Whilst the Paris Agreement aims to limit global temperature rise to under 1.5 degrees Celsius, this appears increasingly difficult, and with rising global temperatures, it is predicted that extreme weather events will increase in both frequency and intensity, leading to higher levels of climate change-induced migration. As per World Bank estimates, Bangladesh is expected to account for approximately one-third of the internal climate migrants in South Asia by the year 2050\(^7\) — approximately 13.3 million internal climate migrants.\(^8\)

This study was undertaken to better understand the experiences and patterns of disaster-induced internal migration and to enable evidence-based policy development to support migrants either to stay in their areas of origin, or to better integrate into urban locations or to return to their places of origin.

To ensure inclusivity and representation, an advisory group consisting of the Gender Based Violence (GBV) Cluster Coordinator, Health Cluster Coordinator, WASH Cluster Coordinator, Action Aid, and International Centre for Climate Change and Development (ICCCAD) was formed to develop the study tools and develop the report.

METHODOLOGY AND DATA COLLECTION

The study followed a mixed method approach by conducting Key Informant Interviews (KIIs) and Focus Group Discussions (FGDs) at various levels. The households in the community were targeted through purposive sampling. A structured questionnaire was utilized to conduct interviews with each household who were forced to leave their place of origin due to disasters and extreme climatic events, aiming to evaluate the dynamics of their displacement. The household heads, or in their absence, the most knowledgeable household members were interviewed.

To gather insight into the attitudes, practices and vision of the local government and administration regarding the management and future of informal settlements, the study also included key informant interviews and Focus Group Discussions at various levels with representatives of the local government, local NGO workers and community leaders.

Study Area

In collaboration with Action Aid Bangladesh, a Displacement Management Cluster partner working in various urban settlements across Dhaka, “Kallyanpur Pora Bosti” and “Uttar Badda Jheelpar” were chosen as the study areas. As cases of both older and newer climate migration have been reported in these settlements, respectively. Based on initial data, it was estimated that there were approximately 4,000 households in Kallyanpur and 500 households in Jheelpar.

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5. World Development Indicators (WDI)  
Limitations

1. Main earning members of climate migrant households were unavailable during weekdays. To address this limitation and ensure comprehensive data collection, the enumerators made a record of the households and revisited them on weekends (specifically on Fridays) when the primary respondents were available. This approach exceeded the expected timeframe, resulting in an overutilization of resources.

2. As a part of the institutional assessment, engaging stakeholders from various institutes posed challenges at times due to their prior commitments and other engagements.
MAJOR FINDINGS

The household assessments found a total of 834 households who had migrated due to the impacts of disasters and extreme climatic events out of a total 3,166 households approached, which is more than 26% of all assessed households. Out of these, 778 households reported that a key reason for migration was the loss of their homes due to climatic events. The majority of the concerned households in Kallyanpur and Jheelpar originated from Bhola and Mymensingh District.

a. Population Profile

A total of 3,390 climate migrants, with an average of four persons per household are currently residing in the two urban settlements. More than half of the migrants (53%) are between the ages of 19 and 59 years old. The percentage of male to female population is 49% to 51%.

The study found that 92% of climate migrants had been staying in the settlements for 3 years or more and 19% of the households were found to have family members with special needs, mostly with sight and mobility impairments.

According to officials, the population of the Kallyanpur informal settlement has been growing over time, mainly due to the low rent and overall affordability compared to other options. This is despite the fact that some of the migrants are seasonal and others have moved due to economic reasons (roughly 74% percent of all residents in the informal settlements). In Jheelpar, similar trends were observed.

b. Places of Origin and Causes of Migration

Most of the migrants in Kallyanpur and Jheelpar moved to the city between the period of 1996-2000 (20%) and 2006-2010 (18%). The top five years for arrival were 1998, 2000, 1990, 2007 and 1988, respectively.

Apart from Bhola district, some of the other common places of origin are Barisal, Sunamganj, Madaripur and Noakhali district.
Most respondents reported the cause of migration to be destroyed shelter due to disaster/specific climatic event (37%), followed by destroyed agricultural land (31%) and destroyed livelihood assets (23%). The main disasters leading to their displacement was riverbank erosion (76%), flooding (19%), and cyclones (4%).

When enquired about assets lost before migration due to climatic hazards, 27% of the respondents mentioned that they had lost their homes, another 27% had lost their lands, 12% had lost their agricultural equipment and 11% lost their livestock. The loss of ponds (7%) and tube wells (7%) were also reported.
c. Means of Migration and Pattern

The findings show that approximately 92% climate migrants migrated with their families, while 7% migrated alone initially and brought their families later. Only 1% migrated alone and never brought their family.

43% of the respondents reported that they came to the city using river transport such as launches or steamers with another 37% mentioning that they took the bus. Only 12% revealed that they were already living in other places in the capital and came to the informal settlement using local transport.

Most respondents (91%) mentioned that they were first time informal settlement dwellers, with only 9% saying that they had stayed at informal settlements before moving to the current one. Of the people who were already staying at informal settlement, most (86%) were living in other locations in Dhaka before moving to their current informal settlement - primarily with relatives (63%) with some living alone (28%).

When asked about cost of movement, 40% responded it to be between BDT 501-1,000 (~USD 4.6-9.2) with 25% saying that they do not know/do not remember. According to key informants, climate migrants often come to the informal settlements following their relatives who had made the journey before.

Key informants also revealed that the number of migrants who return to their place of origin is relatively small.

d. Livelihood

The study revealed that livelihoods in the settlement revolve mainly around service provision or small businesses in different parts of the capital. A typical family may consist of a husband working as a rickshaw-puller or as a construction worker while the wife is working as a domestic worker in nearby upscale neighbourhoods to support the living expenses.

Although about 14% of climate migrant households support family members at their places of origin, vast majority of them (86%) do not.

Prior to their migration, 44% of respondents’ households were supported by agricultural activities, 19% from fisheries and 12% from construction activities. The majority of main earning members have no education (57%), with some 37% having primary education or equivalent. Less than 5% have secondary education, and less than 1% had anything beyond higher secondary education.

<table>
<thead>
<tr>
<th>SECTORS OF EMPLOYMENT</th>
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<tbody>
<tr>
<td>Rickshaw/van-rickshaw puller</td>
<td>23%</td>
</tr>
<tr>
<td>Construction</td>
<td>17%</td>
</tr>
<tr>
<td>Wholesale and retail trade and business</td>
<td>15%</td>
</tr>
<tr>
<td>Driver/ Vehicle assistant</td>
<td>8%</td>
</tr>
<tr>
<td>Tailoring/textiles/garments worker</td>
<td>8%</td>
</tr>
<tr>
<td>Domestic work</td>
<td>7%</td>
</tr>
</tbody>
</table>
It was observed after migrating, household income has seen upward trends. Before they migrated, 89% of households had an overall income of less than BDT 10,000 per month, whereas 73% of households now have an overall income of more than BDT 10,000 per month. Furthermore, the majority of households (52%) belong to the income group of BDT 10,000-15,000, which exceeds the current minimum wage of the country (BDT 8,000).

Current monthly expenditure for 48% of respondents is between BDT 10,001 and 15,000, for 38% it is between BDT 5,001-10,000 and for 10% of households, the monthly expenditure is between BDT 15,001 – 20,000. In contrast, 91% of households had to spend less than BDT 10,000 per month to pay for household expenses prior to migrating.

The research revealed that the average monthly income of the participants is 12% higher, amounting to BDT 12,626, compared to their average monthly expenses of BDT 11,064. This surplus allows the residents to save BDT 1,562 per month.

Most households reported that food (33%), health treatment (28%) and house rent (26%) constitute the major sectors of expenditure, as shown in the following table:

<table>
<thead>
<tr>
<th>Sector of Expenses</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food</td>
<td>33%</td>
</tr>
<tr>
<td>Health treatment</td>
<td>28%</td>
</tr>
<tr>
<td>House rent</td>
<td>26%</td>
</tr>
<tr>
<td>Education</td>
<td>7%</td>
</tr>
<tr>
<td>Transportation</td>
<td>6%</td>
</tr>
</tbody>
</table>

9. 2% of respondents were unable to recall their expenditure in their place of origin.
Livelihood remains a key challenge for the residents, with 51% of households reporting that the main earning member of the family has experienced unemployment in the previous year (2022) alone.

Lack of employment opportunities are reported to be the reason for 90% of these cases, where the migrants relied on a number of coping mechanisms. These include taking help from relatives/friends (29%), spending from savings (24%), eating less (23%), buying on credit (12%) and taking loans (8%). A small percentage also said that they sell assets or engage in begging to cope. In addition, 34% of the climate migrants currently have unpaid loans, which amount to a median value of BDT 30,000.

Addressing the issues surrounding unemployment, the ward councillor for Kallyanpur pointed out that the majority of workers are involved in unskilled labour work, where the demand for their work fluctuates. As a result, a portion of climate migrants find themselves unemployed from time to time. To overcome this, it was recommended that livelihood skill development activities be carried out so that migrants can find work that is more stable and can support them better.

e. Housing, Utilities and Fire Risk

Migrants usually reside in a single room which is less than 100 square feet in space and half the size of the house they had at their places of origin. On average, they pay BDT 2,500 as rent. To rent a room in the settlement, one has to negotiate with “landlords” who have a fixed rate depending on the size of the room. These renting agreements are informal and verbal – they offer neither party any safety, security or legal impunity. When the Kallyanpur informal settlement was established, early migrants raised their own structures on government land and rented it out to new migrants. Over time, the number of rooms available for rent in the settlement have increased to over 3,000. In Jheelpar, members of the surrounding community purchase land and built temporary unstable structures which they rent out to incoming migrants.
Most of the households have electricity connections and depending on the appliances that the migrants have in their homes, costing on average BDT 530 per month. As per respondents, the person who rents out the rooms, usually get the electric connection (electric meter) from the national grid and sublets it to the tenants for which each of the rooms’ occupants pay separately.

Wood is used as cooking fuel in the majority of the homes (57%), however, approximately 35% of the households use LPG cylinders. The cost of LPG is over BDT 1100 for a cylinder, which respondents have mentioned is difficult for them to bear. The LPG cylinders also contribute to fire risks in the informal settlements.

Most of the homes are built from metal sheets supported by wood and made waterproof with plastic. As a whole, due to the physical proximity of structures, presence of flammable materials and use of wood as a source of cooking fuel, informal settlements are at high risk of fire outbreaks. From the perspective of the local government, the risk of fires arising from informal settlements is a constant threat for both the settlement and the surrounding areas. To mitigate the risks, the City Corporation in collaboration with the Fire Service and Civil Defence (FSCD) conduct mock fire drills in different informal settlements and have committed to establishing fire hydrants for swift response. NGOs have also supported these efforts by training volunteers and providing materials such as fire extinguishers from time to time.

f. Water, Sanitation and Hygiene (WASH)

94% of households reported that, supply water from the Dhaka Water Supply and Sewerage Authority (DWASA) is the primary source of drinking water in the studied informal settlements whereas 6% mentioned tube well as their primary source of water.

This is sharply in contrast to their source of drinking water in their places of origin - 66% of migrants depended on tube wells as their primary source of drinking water before their migration. Water is not purified before consumption/use by the vast majority of the migrants (94%). 66% of these respondents reported that they cannot afford to, while 24% responded that they consider the water to be clean enough. Among those who do purify the water, do so by either boiling it (41%) or by leaving it for a while to allow the sediment or dust particles to settle at the bottom (43%). The cost of water is BDT 200 on average per household and is included in the room rent for most participants (57%).

Toilets are shared by an average of 18 households per toilet. While most of the toilets (95%) in the settlements were pucca, or brick-built solid structures, a few households were found to be using holes in the ground within their rooms as makeshift toilets, posing a high level of sanitation and hygiene risk. Only 5% of respondents responded affirmatively to being asked if there are any disability-friendly toilets near them. Apart from that, migrants claimed that the toilets are unhygienic and insecure with door locks not working and sewerage lines becoming stagnant. Waterlogging is also a serious issue in the settlement, with 3 to 4 days of water logging taking place in the settlements following any heavy rain fall with water entering their abodes.
Household waste is collected routinely at Kallyanpur and each household has to pay BDT 50 to BDT 70 monthly. The collected waste is taken to the Secondary Waste Collection Sites of the Dhaka North City Corporation (DNCC). The settlements at Jheelpar are spread out over a few sites, and each has their own waste collection system and migrants pay BDT 50 to BDT 100 monthly to have their waste collected from specific spots in the community and transported to Secondary Waste Collection Sites of the DNCC. The high amount of sewage and waste generated from the informal settlements prove to be a major challenge for the local government authorities and results in increased pressure and maintenance expenses on the system.

The FGDs and KIIs revealed that there are public water supply facilities in both Kallyanpur and Jheelpar, but the low number of water points make water collection for household activities a challenging and time-consuming affair. In Jheelpar, particularly, there was only one water point per cluster of over 50 households.

g. Protection and Security

Respondents have reported that they feel that the security situation in the settlements may not be up to the mark – with female key informants, in particular, reporting that they felt unsafe on occasions. Crimes against women and children, domestic and gender-based violence and harassment reportedly take place at times. Key informants have also reported that child marriages occur in these settlements despite the efforts undertaken by the Government and non-government agencies.

Migrants claimed that due to the shortage of bathing areas, women often have to bathe in spaces between rooms, which offer no privacy, dignity or safety. There are disproportionately few bathing areas within the informal settlements, leading to protection and gender-based risks, especially for women. Only 5% men and 13% women reported that they felt safe while using the bathing facilities.

h. Health

A large proportion of households are unable to meet medical treatment costs (48%), which average to a little over BDT 1,300 per household per month. To cope with the costs, most households borrow from friends, neighbours or family (39%) or take loans (34%). Most of the respondents (49%) go to public hospitals when in need of treatment, however, a significant proportion (19%) also visit pharmacies and take medicines from the attendant there.

84% of the respondents reported that there were no gender segregated toilets nearby. Furthermore, a significant proportion of toilets do not have doors with locks (36%), which adds to the feeling of insecurity. Only 14% men and 20% women reported that they felt safe while using the toilet facilities, with 18% men and 17% women reporting that they felt unsafe. The remainder reported that they felt moderately safe.

In Kallyanpur there are a few streetlights spread out over the settlement from different sources, but some areas remain dark at night. In Jheelpar, there is no communal lighting available after hours, which may prove to be a protection risk. The migrants are also worried about the impacts of drugs on their community.

During the course of the study, both the Government and Non-Government agencies have cited addressing security and protection concerns as a priority for them.
It was found that migrants suffer mainly from fevers, headaches and jaundice since coming to the settlements. The breakdown of the most common diseases encountered is provided in the following table.

<table>
<thead>
<tr>
<th>Diseases</th>
<th>%</th>
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<tbody>
<tr>
<td>High fevers</td>
<td>22%</td>
</tr>
<tr>
<td>Headaches</td>
<td>16%</td>
</tr>
<tr>
<td>Jaundice</td>
<td>13%</td>
</tr>
<tr>
<td>Diarrhoea</td>
<td>10%</td>
</tr>
<tr>
<td>Physical injury</td>
<td>8%</td>
</tr>
<tr>
<td>Skin diseases</td>
<td>6%</td>
</tr>
<tr>
<td>Malaria</td>
<td>6%</td>
</tr>
<tr>
<td>Dengue</td>
<td>5%</td>
</tr>
<tr>
<td>Typhoid</td>
<td>5%</td>
</tr>
<tr>
<td>Other</td>
<td>9%</td>
</tr>
</tbody>
</table>

In addition, it was noted by key informants that most people living in informal settlements suffer from malnutrition, which exacerbates health risks.

The FGDs revealed that informal settlement residents have access to public health facilities and services and can avail free vaccinations and low-cost treatment. During dengue season, the City Corporation initiates city-wide fumigation efforts to control mosquito populations and these drives are also conducted within informal settlements to reduce the impact and spread of mosquito-borne diseases. Various NGOs currently provide or have in the past provided health services in the informal settlements. However, community leaders have highlighted the necessity for a community clinic to provide emergency and regular health services to the high-density population.

### i. Linkages with Place of Origin

35% of the respondents mentioned that they do not visit their places of origin. 24% of respondents said that they visit every few years, and 23% mentioned that although they do visit, there is no fixed schedule. Only 13% respondents visit their places of origin every year.

As per the FGDs and KII findings, there are two categories of climate migrants in the studied settlements: seasonal migrants and permanent migrants. The majority of seasonal migrants live alone and stay for 3 to 6 months to earn money. For the purposes of this study, seasonal climate migrants are those who are forced to come to the settlements due to loss of assets, income, etc. due to disasters. On the other hand, permanent migrants stay in the settlement for a long period of time.

### j. Major Challenges and Needs

The major challenges highlighted by the respondents include:

- **Financial problems**: 23%
- **Unemployment**: 12%
- **High cost of living**: 11%
- **Lack of safety and security**: 10%
- **Unhygienic conditions**: 9%
The Government reported difficulties in managing the settlements. The main cause cited by them for this challenge, is the high population density which in turn puts a strain on existing infrastructure and limited resources.

Most DNCC officials are limited by their mandate as the ownership of the land is not under the City Corporation’s purview. The land on which the Kallyanpur informal settlement exists, for example, belongs to the Housing and Building Research Institute (HBRI), a government entity, hence the relevant City Corporation cannot build lasting infrastructure such as toilets, bathrooms and formal housing. Similarly, in Jheelpar, the land is privately owned and therefore the City Corporation has limited scope of entering into settlement development activities.

The residents of the informal settlements often face challenges in finding decent and stable employment due to having little to no livelihood training and skills. This translates to having a portion of migrants being often unemployed, resulting in them taking loans to survive and overall decreasing their quality of life.

**k. Intention to Return to Place of Origin**

The number of respondents who reported that they do not wish to return to their place of origin (44%) was almost the same as the number of respondents who reported that they do (43%). The reasons provided for wishing to return are better accommodation (44%), better living standards (32%) and family (22%). The reasons provided for not wishing to return are higher employment opportunity in city (45%), no assets left in origin (36%) and enjoying living in the city (13%).

**l. Barriers to Return**

Among those who do not wish to return, around 45% reported that there is lower employment opportunity in the place of origin, and 13% reported that they enjoy living in the city more compared to their places of origin. 36% of those who do not wish to return also reported that there are no assets left in their places of origin. 28% said that there is no family left in the places of origin, indicating that there exists considerable social capital in the form of networks and communal bonds in the informal settlements that climate migrants are not comfortable leaving behind.

According to the key informants, it is often observed that residents are not inclined to relocate back to their places of origin. This is primarily because they lack land and assets in their place of origin, which limits their prospects for sustainable livelihoods and economic opportunities. Although a few people try to relocate their families to their place of origin, they often find themselves compelled to return to the informal settlement. This can be attributed to the limited economic prospects in their places of origin, which make it challenging for them to meet their basic needs. Their lack of viable skills also means that they are unable to find work on a consistent and stable basis that can meet the needs of their family and allow them to move out of the informal settlement.
RECOMMENDATIONS

Durable Solutions

- Non-formal education and skill development programmes may be undertaken. 51% of the households reported that the main earning member of the family has experienced unemployment in the previous year (2022) with 90% mentioning lack of employment opportunities as the main cause. Furthermore, 57% main earning members have no education.

- The Private sector may also be engaged to achieve durable solutions and provide services within informal settlements.

- Further studies are also needed to be conducted to identify feasible livelihood and skill development opportunities which would allow the migrants to leave the informal settlements and reach durable solutions.

- Migrants may be relocated to government built and owned structures where they would have access to improved services and security while not being detached from their areas of work, keeping in mind the tremendous socioeconomic contribution they provide to the urban population through their involvement in various support occupations.

- There is scope for engagement with the city corporation to initiate the collection, management, use and protection of data of informal settlement residents at Kallyanpur, Jheelpar and other such settlements.

- National identification cards are needed to access Government safety net programmes and as such support may be provided to migrants to update NIDs (if needed).

Prevention of New Displacement

- Most respondents (37%) reported the cause of migration was destruction of shelters due to disaster/specific climatic event, followed by destruction of agricultural land (31%) and destruction of livelihood assets (23%). As such, it is necessary to identify, assess and reduce the risk of disaster-induced displacement at the places of origin through more targeted disaster risk reduction (DRR) interventions.

- Effective early warning systems can lead to organized evacuation processes and other anticipatory activities which can boost the disaster resilience of vulnerable populations and prevent long-term disaster-induced displacement.

- The main disaster leading to displacement to the informal settlements was found to be riverbank erosion (76%), as such further studies need to be undertaken in places of origin on how riverside erosion can be prevented e.g. afforestation, and how people affected by riverside erosion can be better prepared.

- Further studies need to be conducted at the places of origin (Bhola, Barisal, etc.) to identify ways of preventing displacement due to disasters and climate impacts.

10. The recommendations are based on responses and also some desk review and consultations.
Protection and Assistance for the Displaced

• Until durable solutions have been achieved, the following services should be provided to the displaced population:
  o Affordable healthcare through the establishment of community clinics. On average, 28% of expenses are currently for health treatment and 48% of migrants are currently unable to meet medical treatment costs.
  o Awareness raising initiatives on better sanitation, improved hygiene, and access of health services towards improvement of overall improved health situation.
  o Improved waste management system to prevent water logging.
  o Increasing the number of gender segregated bathing and latrine facilities.
  o Improved security in bathing and latrine facilities.
  o More water points to make water collection easier (e.g. there was only one water point per cluster of over 50 households).
  o Providing improved access to education for children.
  o Better solar lighting.

• Protection related programming need to be undertaken particularly in the areas of crimes against women and children, domestic and gender-based violence, child marriage, etc. The majority of key informants shared that the overall safety situation is not good and child marriage is a concern.

• At present the involvement of the City Corporation in the activities of the informal settlements occurs on an indirect, ad-hoc basis. Further engagement and advocacy as well as policy discussions should take place to identify and operationalize the regular involvement of the city corporation in the management of informal settlements and how services are provided.

• Financial literacy training may be provided to the displaced population for better management of their finances. The assessment revealed that 23% mentioned financial problems as the major challenge despite an increase in the average monthly income of the participants by 12% (allowing an average monthly saving of BDT 1,562 per month).