Voices from the Frontlines

Case Stories on Non-Economic Loss and Damage (NELD) from Bangladesh



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PREFACE AND ACKNOWLEDGEMENT

Climate change is causing losses that extend far beyond damaged infrastructure and livelihoods. Across Bangladesh, communities are losing cultural heritage, traditional knowledge, social connections, sense of place, wellbeing, and ecosystem services. These impacts, known as Non-Economic Loss and Damage (NELD), remain among the most profound yet least visible consequences of climate change.

This publication brings together community-based evidence and case stories on NELD from climate-vulnerable communities in Kurigram, Khulna, and Barishal. Through lived experiences and local perspectives, it highlights how climate change affects dimensions of life that cannot be measured in monetary terms alone. The stories presented in this compendium contribute to a growing evidence base on the diverse forms of NELD experienced across Bangladesh.

International Centre for Climate Change and Development (ICCCAD), as the technical lead conducted the field survey, research analysis and evidence generation for documentation of these case stories underpinning this publication as part of efforts to strengthen institutional readiness on Loss and Damage in Bangladesh and support the integration of community perspectives into national policy and institutional responses.

This compendium aims to inform policy discussions and support the establishment of the National Mechanism on Loss and Damage (NMLD). By bringing local experiences to the forefront, it seeks to promote more inclusive, people-centred, and context-responsive approaches to addressing climate induced loss and damage.

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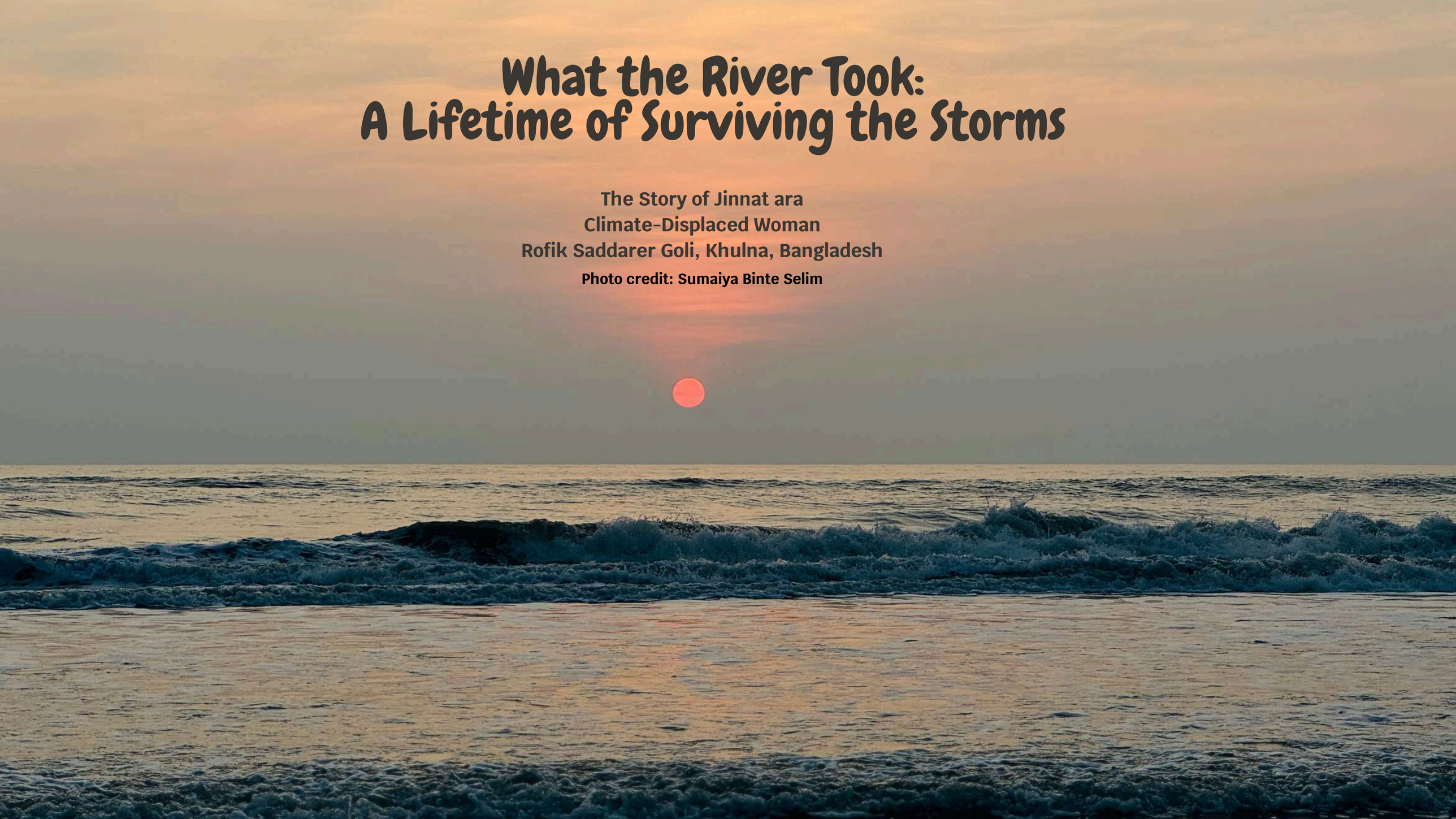


Ethical Note: Informed consent was obtained from parents, guardians, or caregivers before engaging with children and persons with disabilities. Parents or caregivers were present during the discussions, and all participation was voluntary.

What the River Took:
A Lifetime of Surviving the Storms

The Story of Jinnat ara
Climate-Displaced Woman
Rofik Saddarer Goli, Khulna, Bangladesh

Photo credit: Sumaiya Binte Selim



Background

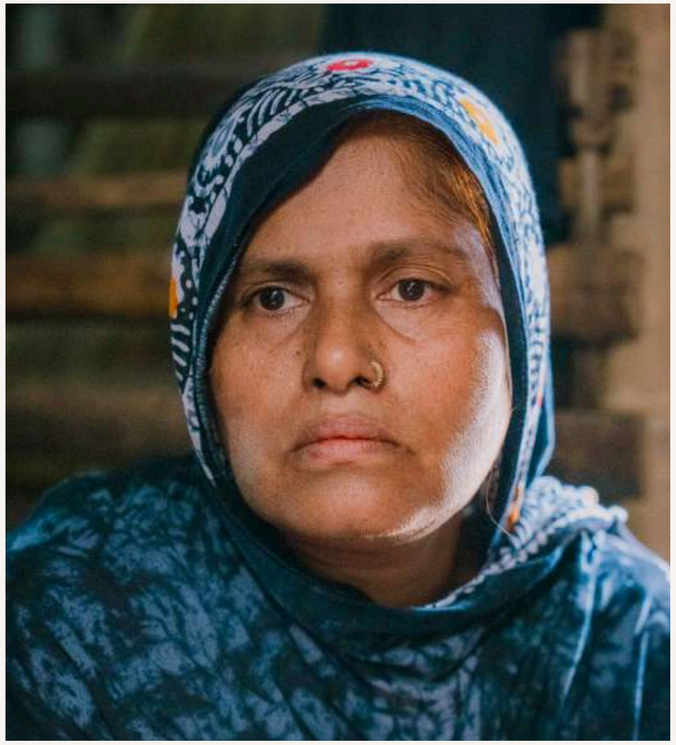
Climate change is not only a future risk for Bangladesh; it is a force that has already reshaped where and how millions of people live. Rising temperatures, shifting rainfall, sea-level rise, and increasingly intense storms are eroding the natural and economic systems that rural and coastal communities depend on, and the cost falls heaviest on those with the least capacity to adapt or recover. International policy captures part of this cost through the framework of loss and damage (L&D). Some of what is lost can be priced: a destroyed home, a missed harvest, a lost season of income. Much of it cannot. Non-economic loss and damage (NELD) describe this second category, the loss of place, belonging, cultural practice, social ties, and mental wellbeing that no payment can fully replace.

Bangladesh illustrates this cost at national scale. Close to 28 percent of the population lives in coastal areas exposed to cyclones, tidal surges, and salinity intrusion, and the World Bank estimates that the number of people vulnerable to cyclonic storm surge could grow from roughly eight million today to 13.5 million by 2050. Displacement linked to these pressures is expected to accelerate, with projections suggesting that up to 13.3 million Bangladeshis could become internal climate migrants within the same period.

For families from riverbank and coastal communities such as Chalna Bajua, in Khulna district, this is not a projection but a lived history spanning decades: repeated disasters, permanent displacement, and a slow material and emotional unraveling. Many such families now live in Khulna's informal settlements, where economic hardship sits alongside deeper, less visible losses, of land, community, culture, and a sense of safety. Looking closely at NELD in places like Rofik Saddarer Goli reveals how much is lost that disaster relief and economic recovery alone cannot restore.

Demographics of Jinnat Ara

- Age : Mid 47
- Education : Class 5
- Profession : Tailor
- Household : Husband and 2 children, daughters completed masters
- Origin : Chalna Bajua, riverbank community
- Current location : Rofik Saddarer Goli, Khulna (informal slum settlement)
- Migration Trigger :1988 disaster river waves destroyed her family's home
- Years since migration : 38 years
- Housing state : Tin roofed house in slum



Her story

Jinnat ara is 47 years old and was born and raised in Chalna Bajua, a riverbank community where life once revolved around fishing, small farming, close neighbours, and deep cultural tradition. She studied only up to class four or five, but she still remembers her childhood village as peaceful, full of greenery, birds, ponds, and community gatherings. Her family was Muslim, and religion and local custom shaped their everyday life.

That life ended abruptly in 1988. Enormous river waves tore through Chalna Bajua and destroyed her family's riverside home, the most painful memory of her life, forcing them to migrate permanently to the city. The years that followed were defined by extreme poverty: there were stretches when the family went two days without food. Soon after the move, her father, who had been suffering from tuberculosis, died within a month. Her older brother, only twelve or thirteen at the time, became the family's sole earner.

"Despite everything, I fought hard to educate my children. I believe education is the only path out of poverty." Jinnat ara

In the decades since, Jinnat ara has survived a string of major disasters, including Cyclone Sidr, Cyclone Aila, Cyclone Bulbul, and Cyclone Fani, each one straining a household that was already living on very little. Today, she lives with her husband and children in a crowded slum settlement in Rofik Saddarer Goli, where survival remains a daily struggle. Despite her own limited schooling, she has fought to keep her children in education: her daughter is now studying for a Master's degree, and her son has completed his matriculation. For Jinnat ara, this is the clearest proof that education is the only real way out of poverty.

Thematic Highlights

1.Human Mobility

For Jinna Tara, migration was never a single event but a recurring feature of her life. The 1988 disaster, when river waves destroyed her family's home in Chalna Bajua, forced a permanent move to the city; her family's ancestral land by the river disappeared completely, leaving nothing to return to. The years right after the move were marked by extreme hardship: her father's death from tuberculosis within a month of arriving, her brother taking on the role of family breadwinner at twelve or thirteen and stretches when the family went without food for days.

"**As newly arrived migrants in the slum, local residents harassed us and limited our access to water and toilets. Those days were full of humiliation and fear."** Jinnat ara

She is far from alone in this experience. Many families from coastal areas in her community have permanently relocated to cities after losing land and homes to erosion or cyclones, and she has watched how that displacement creates emotional pain and social isolation long after the move itself is over.

2.**Biodiversity and Ecosystem Loss**

Jinnat ara has watched the natural environment of her childhood steadily disappear. Trees, fish species, birds, and plants that were once common in Chalna Bajua are now rare or gone, and the change has made fishing, farming, and daily labor far less predictable for the community she grew up in.

"**I remember hearing birds every morning in the village. Our settlement feels lifeless in comparison." Jinnat** ara

For her, this loss of nature is not incidental. She describes the disappearance of the natural world around her as a source of sadness and emotional disconnection from the place she once called home.

3.**Culture, Heritage and Traditional Knowledge**

Jinnat ara is clear that the losses from displacement go well beyond money. She lost her homeland, her childhood memories, her social relationships, her cultural identity, and her sense of belonging, losses she does not believe any amount of money could replace.

"**I lost my homeland, my childhood memories, my social relationships, my cultural identity, and my sense of belonging. No amount of money can replace one's birthplace, neighbours, or family memories."** Jinnat ara

Her children no longer speak the local dialect she grew up with, and their food habits, language, and lifestyle have changed after growing up in the city, a cultural loss she feels deeply. Floods and erosion have also damaged ancestral land and local religious spaces in many villages, and because families are now scattered after migration, traditional ceremonies, community gatherings, and local food traditions have become harder to maintain. Traditional crops, homemade snacks, and cultural festivals are gradually disappearing, and she worries that future generations may never fully know the traditions their ancestors practised.
Practical knowledge is fading as well. Older generations once predicted weather through natural signs, practised local healing methods, and used medicinal plants from nearby land; environmental degradation and urban migration have pushed many of these practices toward disappearance, and younger generations, under pressure simply to survive, show less interest in keeping them alive.

Thematic Highlights

4.Mental Health and Emotional Wellbeing

Mental health challenges run through nearly every part of Jinnat ara's account of life in the settlement. Continuous disasters, debt, hunger, displacement, and uncertainty create anxiety, depression, anger, and conflict within families. Financial stress weighs especially heavily: there were times she could not afford even a single egg for her children, and she says this kind of financial helplessness creates emotional breakdowns that sometimes spill over into how parents treat their children. Financial pressure also disrupts children's lives directly: in her community, many children drop out of school after a disaster because families cannot cover the cost of education, or because children are needed to help support the household.

"Financial stress from NGO loans causes mental torture. If I miss an installment payment, collectors may sit at my house all day until the money is arranged." Jinna Tara

Debt compounds this strain. When she falls behind on loan repayments, she sometimes takes high-interest loans from neighbours just to repay other loans, an endless cycle that, in her words, destroys peace within families. Beyond economics, she believes the loss of land, culture, and social identity creates a grief of its own. Migrants often feel isolated and disconnected from their roots, and children growing up in the slum never experience the village life their parents once knew, losses she describes as invisible but deeply painful.

5.Gender-Based Impacts

Jinnat ara sees clearly how the burdens of disaster and displacement fall unevenly on women. In the settlement, only four toilets serve thirty to thirty-five families, and women often wake around four in the morning to use them before men gather outside.

"Women and adolescent girls suffer from infections, uterine diseases, and severe discomfort because of poor sanitation and lack of privacy." Jinnat ara

During water shortages, women and girls spend long hours collecting water, time that comes directly out of their health, rest, and daily lives. Within the home, financial pressure adds another layer of strain: many families convert part of their living space into a small shop or workplace to survive economically, which leaves little privacy, especially for women and adolescent girls, and feeds tension and conflict inside overcrowded households. Financial pressure following disasters also pushes some families to marry off daughters early, a decision she ties directly to insecurity and a lack of money rather than choice.

She also notes that climate impacts fall differently across a household: men face pressure to earn income despite unstable work, women manage household survival with limited resources, and little say in decisions, and children face disrupted education, malnutrition, and psychological stress. Even so, she believes women contribute enormously to community survival, sharing resources, helping neighbours, and taking part in NGO awareness activities, even as they remain largely excluded from decisions about housing, finances, or disaster planning.





Only 4 toilets for 30 to 35 families

Photo: Dharmachandra Tonchongya

Climate Change Observation and Vulnerability

Jinnat ara describes her community as extremely vulnerable to climate change because poor families like hers live close to rivers, fragile embankments, and low-lying land. In her view, the poorest households suffer most because they cannot afford to build strong homes or move somewhere safer. She has watched river erosion and large waves slowly destroy homes in her village over the years, and she points out that women, children, older people, and those with illnesses suffer the most during disasters, since they cannot escape quickly and are often left without food, clean water, or healthcare.
The changes she has observed span her lifetime. Summers have become unbearably hot, rainfall has turned irregular and untimely, and storms have grown more frequent.

"During my childhood, strong cyclones came every few years. Now severe storms seem to come almost every year." Jinna Tara

Salinity has increased, and safe drinking water grows scarce after disasters. Many of the trees, fish, birds, and plants that were once common have disappeared, making fishing, farming, and daily labour far less predictable than they used to be. Life in the settlement compounds these hazards: floodwater enters homes during storms, roofs blow away, disease spreads quickly, and sanitation conditions are dire, with only four toilets shared among nearly thirty to thirty-five families, and women often waking around four in the morning to use them before men gather outside. Their tin houses turn unbearably hot in summer, but since the family does not own the land, they live on, their landlord will not allow them to plant trees or make improvements. The months around the monsoon are the hardest: storms, flooding, and heavy rain destroy homes and cut off income, and during these periods the family's flimsy house loses its roof, water enters their rooms, and they sometimes go hungry for days because there is no work to be had.

Climate Hazard	Pattern Observed	Effect on Jinnat ara's Life
River Erosion / Wave Surge	Destroyed her family's home outright in 1988; a recurring threat since	Forced permanent migration; ongoing risk for riverbank communities
Cyclones	Once every few years in childhood; almost annual now (Sidr, Aila, Bulbul, Fani)	Roofs destroyed; repeated displacement; income disrupted for weeks
Salinity Intrusion	Increasing over the last 10 to 15 years	Drinking-water shortages; affects chores and farming
Temperature / Heat	Summers longer and hotter than in childhood	Unbearable indoor heat; no improvements allowed as tenants
Sanitation	Only 4 toilets shared by 30 to 35 families	Infections; lack of privacy, especially for women and girls

Recommendations

Drawing on a lifetime of disaster, displacement, and rebuilding, Jinnat ara is clear about what would change conditions for families like hers. She recommends:

- Providing permanent housing or land so families are not constantly threatened by landlords or disasters.
- Continuing immediate food and emergency aid after disasters, since families often cannot work for weeks.
- Combining cash support with practical assistance, chosen according to what each situation needs.
- Offering monitored skill-development programs for women, such as tailoring, boutique work, or food production, with real follow-up and financial support rather than short-term training alone.
- Providing low-interest loans for small businesses so men can build stable incomes without falling into high-interest debt traps.
- Expanding mental health support and community-based counselling alongside sanitation facilities and education programs.
- Reducing corruption and simplifying access to climate finance, so vulnerable groups, women, children, and people with disabilities, are not the ones who struggle most to receive support.

"Above all, I want future generations to live without the fear, hunger, displacement, and humiliation that shaped my own life." Jinnat ara

Threads of Survival: A Tailor's Hope for Her Daughters' Future

The Story of Morium

Climate-Displaced Woman | Rupsha Informal Settlement, Khulna | Bangladesh

Photo: Mazadul Haque Bayzid



Background

Climate change is steadily redrawing the map of vulnerability in Bangladesh. Rising heat, erratic rainfall, sea-level rise, and stronger cyclones are not distant projections for the country's coastal population; they are present-day disruptions to homes, farms, and incomes. Where these disruptions cannot be undone through adaptation or mitigation, they fall under the broader framework of loss and damage (L&D). Some of this damage shows up directly in money lost, crops destroyed, wages missed. A large part of it does not. Non-economic loss and damage (NELD) refer to the harder-to-quantify losses: disrupted social ties, eroded cultural practices, vanishing ecosystems, and the psychological toll of losing a home and a way of life.

Bangladesh's exposure to these risks is well documented. An estimated 28 percent of the population lives in coastal zones exposed to cyclones, tidal flooding, and salinity intrusion, and the World Bank projects that the number of people vulnerable to cyclonic storm surge could rise from around eight million today to 13.5 million by 2050. Displacement linked to these pressures is projected to grow substantially, with estimates suggesting that as many as 13.3 million Bangladeshis could become internal climate migrants within the same period.

In Khulna, this national trend plays out at the level of individual households. Families displaced from coastal upazilas like Koyra arrive in the city's informal settlements carrying losses that extend well beyond what they left behind physically. Overcrowded housing, unreliable drainage, and unstable income compound the disruption to social networks, cultural practice, and mental wellbeing that displacement brings. Examining NELD in settlements like Rupsha makes visible the layers of harm that remain after the immediate emergency has passed.

Demographics of Morium

- Age : Mid 30
- Education : Class 10
- Profession : Tailor
- Household : Husband and two daughters
- Origin : Koyra, coastal community
- Current location : Rupsha Slum Area, Khulna city
- Migration Trigger : Cyclone Ayla in 2009
- Years since migration : 17 years
- Housing state : Tin roofed house in slum
- Income pattern



Her story

Morium Begum was born in 1990 into a coastal farming community in Koyra, where life moved with the rhythm of the rivers and the seasons. She studied up to class ten, an achievement that was unusual for girls in her area at the time, and she grew up hoping to build a stable, dignified life through education.

That path was gradually closed off. River erosion, irregular weather, shrinking income opportunities, and repeated disasters made survival in the village increasingly difficult, and in 2009, Cyclone Aila pushed her family, like many others from their community, to migrate to Khulna city in search of safety and work. The city did not turn out to be the fresh start they had hoped for; it brought a different, and in some ways harder, set of struggles. Today, Morium lives with her husband and two daughters in a small tin-roofed house in a crowded slum settlement in Rupsha, where homes stand so close together that only narrow, muddy pathways separate them. To support her family, she works as a tailor, stitching and repairing clothes for local women. The work is unpredictable, picking up during festival seasons and growing thin for much of the rest of the year, but it has given her something beyond income.

"Tailoring became more than just work for me. It became a source of independence and dignity." Morium

Sitting beside her sewing machine for long hours each day, she balances earning money with caring for her children and managing the household, holding on to the dignity her work gives her even as the rest of her circumstances remain precarious.

Thematic Highlights

1.Human Mobility

Morium's move to Khulna in 2009 came after years of mounting pressure on her family's life in Koyra. River erosion, irregular weather, shrinking income opportunities, and repeated disasters, and finally Cyclone Aila, made staying in the village increasingly difficult, until migration became the only realistic option. Like many other families from her community, she arrived in the city hoping for safety and steady work.
What she found instead was a different kind of hardship. She now lives with her husband and two daughters in a tin-roofed house inside a crowded settlement in Rupsha, where homes are packed so closely together that only narrow, muddy pathways separate them.

"During heavy rain, floodwater enters our settlement easily. It is hard to move around, and dirt and disease spread everywhere. The drains overflow, stagnant water remains for days, and our children often get sick from the contaminated surroundings." Morium

2.**Biodiversity and Ecosystem Loss**

Morium grew up in a coastal community where life was closely tied to rivers, seasonal farming, and the natural surroundings, open spaces, ponds, trees, and birds, that gave the village its character. Looking back from the city, she notices how much of that has thinned out: many birds, trees, and fish species that were common during her childhood are disappearing.
To her, the settlements she now lives in feel crowded and lifeless compared to the natural beauty she remembers from the village. She describes the loss of that connection to nature as a source of sadness that is difficult to put into words, one that, for people displaced by climate change, is never purely economic; it is also emotional, cultural, and deeply personal.

"Many birds, trees, and fish species that were common during my childhood are now disappearing. Losing that connection with nature creates a sadness that is difficult to explain." Morium

3.**Culture, Heritage and Traditional Knowledge**

For Morium, climate displacement is not only an economic event; it is slowly eroding culture and identity. Her daughters are growing up in an urban environment very different from the rural traditions she once knew, and she has watched many local foods, seasonal festivals, and social customs from her childhood fade away.
What stays with her most is the worry that this erosion will compound across generations, that her daughters, and the generations after them, may never fully understand the way rural communities once lived in close harmony with nature and with each other.

"Climate change is not only destroying homes and livelihoods. It is also slowly erasing our culture and identity. I worry that future generations may never fully understand the way rural communities once lived in harmony with nature." Morium

Thematic Highlights

4.Mental Health and Emotional Wellbeing

Migration changed more than where Morium lives; it changed how connected she feels to the people around her. In the village, neighbours shared close relationships and supported each other through hardship. In the slum, she finds that families live physically closer together than ever, yet many people feel emotionally alone because everyone is consumed by their own struggle to survive. She misses the calm of village evenings, when families gathered outdoors, and children played freely without fear.

Economic pressure adds a constant undertow of stress. Prices for food, medicine, school supplies, and rent keep rising while her income from tailoring stays unpredictable, and there are stretches when the family struggles to manage three meals a day while also covering school and healthcare costs. Fear of illness, rising debt, unstable income, flooding, and the threat of eviction keep anxiety constantly present in the household, and she observes that women in particular carry much of this strain silently, since even small, unexpected expenses can trigger panic in families with no savings or safety net.

"The emotional pain of not being able to fulfil my children's needs is often harder than physical exhaustion." Morium

5.**Gender-Based Impacts**

Morium is direct about how climate disasters affect women differently. Even when flooding or storms hit, women remain responsible for cooking, cleaning, childcare, and water collection, responsibilities that do not pause for a crisis. In the crowded settlement, poor sanitation facilities create serious privacy and health problems for women and adolescent girls, and during water shortages, women stand in long lines for hours just to collect safe water for their families.

"Women often sacrifice their own comfort, food, and rest so children and husbands can manage first." Morium

She also sees women, including herself, as central to keeping families and communities going: supporting neighbours through illness, sharing food during crises, caring for children, and continuing to work even during disasters. Yet she points out that women are rarely included in decisions about housing, finances, or disaster planning, despite carrying so much of the burden. She believes women need real opportunities, safer living conditions, and long-term support, not just temporary relief.





Photo: Dharmachandra Tonchongya

Climate Change Observation and Vulnerability

Morium describes the climate of her adult life as markedly harsher than the one she grew up in. Summers, she says, have become extremely hot, and the tin roof of her home traps that heat during the day, making it difficult to sleep or even breathe comfortably indoors. Her daughters often struggle to study because of the heat, and at night, mosquitoes, power cuts, and overcrowding add to the discomfort.

"Our tin house traps heat during the daytime. It is difficult to sleep or even breathe comfortably, and my daughters often struggle to study because of how unbearable the temperature gets inside the room." Morium

Rainfall and storms have also changed. Rain now arrives unexpectedly and frequently causes severe waterlogging in low-income settlements like hers, while storms feel stronger than before, and heavy winds often damage the roofs and walls of fragile homes. During cyclones or heavy rain, the family spends sleepless nights trying to keep water out of their rooms, using whatever they have on hand: buckets, plastic sheets, and old cloth.

Climate Hazard	Pattern Observed	Effect on Morium's Life
Cyclones / Storms	Stronger and more damaging than before	Roof and wall damage; sleepless nights protecting belongings
Rainfall / Waterlogging	Sudden, unpredictable, and heavy	Floodwater enters the settlement; spreads dirt and disease
Temperature / Heat	Summers far hotter than in her childhood	Unbearable indoor heat; disrupted sleep and study
Flood-Related Disease Risk	Stagnant water lasts for days after rain	Children frequently fall sick from contaminated surroundings

Recommendations

Drawing on her own experience of displacement, work, and motherhood, Morium is clear about what would actually change life for families like hers. She recommends:

- Providing secure, durable housing so families are not constantly exposed to flooding, eviction, or extreme heat.
- Improving sanitation facilities within informal settlements, particularly for women and adolescent girls.
- Creating employment and skill-development opportunities for women, alongside financial support that does not push families into debt.
- Expanding access to healthcare for families living in flood-prone, overcrowded settlements.
- Supporting children's education, especially for daughters of climate-affected families, so they can break the cycle of poverty.
- Including women in decisions about housing, finances, and disaster planning, rather than offering only temporary relief.
- Treating support for vulnerable communities as a long-term commitment rather than a one-time emergency response.

"Above all, I want a future where my daughters can live with dignity, security, and hope." Morium

Tin Roofs and Broken Skies: One Mother's Fight to Give Her Daughters a Different Sky

The Story of Rajina

Climate-Vulnerable Migrant Woman | Khulna City Informal Settlement | Bangladesh

Photo: Mazadul Haque Bayzid



Background

Climate change is one of the most pressing challenges facing humanity today, with impacts increasingly evident across the globe. Rising temperatures, changing rainfall patterns, sea-level rise, and more frequent extreme weather events are disrupting ecosystems, livelihoods, and human well-being. While these impacts are global, low- and middle-income countries face a disproportionate burden due to dependence on climate-sensitive sectors and limited adaptive capacity. In recent years, climate change has also been framed through the framework of loss and damage (L&D), which refers to climate-related harms that persist despite mitigation and adaptation efforts. While L&D includes economic losses such as damaged infrastructure and reduced income, it also encompasses non-economic loss and damage (NELD), referring to losses that cannot be measured in monetary terms, including place attachment, cultural practices, traditional knowledge, social relationships, identity, and psychological well-being.

Bangladesh is widely regarded as one of the most climate-vulnerable countries in the world, owing to its low-lying deltaic geography and dense population. Around 28% of the population lives in coastal areas exposed to cyclones, tidal flooding, sea-level rise, and salinity intrusion. The World Bank estimates that about eight million people are currently vulnerable to cyclonic storm surges, a number that could rise to 13.5 million by 2050, with climate change placing an additional nine million people at risk. Climate change is also projected to drive large-scale human mobility, with up to 13.3 million Bangladeshis potentially becoming internal climate migrants by 2050.

In Khulna, climate impacts extend beyond economic damage. Communities experience loss of place attachment, erosion of cultural practices, weakening of social networks, and emotional distress linked to environmental change, leading to ecological grief and a reduced sense of belonging. Climate-induced displacement further fragments families and community ties, disproportionately affecting vulnerable groups. In Khulna Slum, these challenges are intensified by limited livelihoods, inadequate services, and pressure on urban systems, underscoring the importance of focusing on NELD to understand the full impacts of climate change in this context.

Demographics of Rajina

- Age : 35
- Education : Class 3
- Profession : Small shop, Occational domestic work
- Household : Husband and 2 daughters
- Origin : Rural village ,Barisal
- Current location : Rupsha slum area,khulna
- Migration Trigger : Continuous Disaster
- Years since migration : 8years
- Housing state : Tin roofed house in slum
- Income pattern : seasonal, high during festival and unstable most of the time



Her story

Rajina represents one of thousands of climate-displaced migrant women who have settled in Khulna's expanding informal settlements. Her story reflects both resilience and systemic failure: a window into how climate change, poverty, gender inequality, and urban informality intersect to shape a life.

Rajina is a 35-year-old woman living with her husband and two daughters in a small tin-roofed rented room in a crowded slum area in Khulna city, which also doubles as space for her small shop. Around seven to eight years ago, she migrated here with her family after years of poverty and instability in her village, hardship rooted in the same declining agricultural conditions and unpredictable rainfall that have pushed many rural Bangladeshi households toward cities like Khulna. To support her family, she works long hours in other people's homes and runs a small shop stocked with basic goods worth around 4,000 to 5,000 taka, which gives the family a small safety net for daily needs and emergencies.

Despite constant uncertainty, Rajina holds onto one guiding hope: giving her daughters a better life than her own. Her elder daughter is now in college; an achievement Rajina speaks of with quiet pride.

"Even though I could not study much myself, I want my daughters to stand on their own feet and never face the humiliation and insecurity I have faced."
Rajina

Her younger daughter is still growing up, and Rajina tries to meet her small wishes even when money is tight. For Rajina, her daughters' education is not optional; it is the one route out of the cycle of poverty and insecurity that has defined her own life.

Thematic Highlights

1.Human Mobility:

Rajina did not leave her village because of one single event. She left after years of accumulating poverty and instability that, against a backdrop of worsening agricultural conditions and climate stress common across rural Bangladesh, made staying impossible. When she arrived in Khulna, she found an informal settlement already full of others who had made the same journey, many from coastal areas hit directly by cyclones or eroded by flooding. They share the same tin-roofed rooms, the same lack of legal tenure, and the same risk of being told to leave with no notice.
Migration brought her closer to paid work, but it also stripped away the social safety net that had made hard times more bearable back home.

"Survival has become more individual and uncertain in the city. Most families here are migrants struggling with poverty, debt, and unstable work, and everyone is too busy trying to survive to offer each other much support." Rajina

She also lives with a constant undercurrent of insecurity: the family rents their room and holds no tenure over the land, so they could be asked to leave at any time. Her small shop is a direct response to that precariousness, a way of always having something to fall back on without depending on anyone else.

2.**Culture and Heritage Loss:**

When Rajina talks about the village she left, she is clear that life there was hard. But it offered something her settlement in the Khulna slum does not: close social bonds and a sense of communal belonging. In the village, people knew each other. When a family was in crisis, neighbours noticed. When someone was sick, others came. When food was short, people shared what they had.

"In the village, life was difficult, but people had stronger social bonds. Neighbours supported one another during crises, shared food, and maintained close cultural relationships." Rajina

In the Khulna slum, families come from many different places, brought together only by the pressures that displaced them, not by shared history. There is little room left for the rituals and relationships that once gave community its texture, and her daughters are growing up without the rootedness she once had, however difficult that village life otherwise was. This loss of social relationships and community practice is itself a form of non-economic loss, one that no amount of financial compensation can restore.

Thematic Highlights

3.Mental Health and Emotional Wellbeing:

Rajina speaks about the emotional weight of her life with striking directness, naming what many in her situation experience but rarely have space to express. Constant financial pressure forms the backdrop of her daily life. Rent, food, school fees, medical costs, and debt create an ongoing sense of worry that rarely eases. She describes how even small financial difficulties can quickly turn into family conflicts, not out of cruelty, but due to exhaustion, stress, and a shared sense of helplessness. There is a particular emotional burden in wanting to provide for children but being unable to do so.

"Many mothers silently cry at night after their children fall asleep because they cannot provide everything their children need." Rajina

She also describes anxiety linked to climate events, not only during storms or floods but in the uncertainty before them. As the rainy season approaches, there is constant worry about whether roofs will hold, roads will flood, work will be available, and children will be safe. This continuous uncertainty creates a persistent background stress that does not go away.

Rajina observes that while families may survive physically, they often carry invisible emotional burdens that are rarely recognized in disaster responses, which tend to focus on material damage rather than psychological suffering. She also notices these effects in children, who grow up without safe play spaces, stable environments, or predictable routines, shaping childhood under conditions of ongoing insecurity.

4.Gender-Based Impacts:

Rajina says plainly that women suffer the most in these conditions, and they suffer silently. It is not one hardship but a layering of disadvantage that comes from being a woman in a climate-vulnerable settlement where resources are scarce, and support systems are thin.
She works long hours doing domestic work outside the home and then comes back to the same work inside it: cooking, cleaning, childcare, and collecting water. These responsibilities do not shrink during a disaster; they grow. When schools close or roads flood, she is the one managing whatever is available.

"Even after working long hours outside the home, women continue carrying the burden of cooking, cleaning, childcare, and water collection. During disasters, these responsibilities increase even more." Rajina

Sanitation is one of the most concrete ways the settlement fails women specifically. Around forty families share just four bathrooms, which are dirty, overcrowded, and unsafe at night, forcing women to wake before dawn to use the toilet before crowds gather. For adolescent girls, managing menstruation without a clean or private space adds further health risk, and these struggles are rarely discussed openly because survival pressures leave little room for conversations about dignity. Sharing four bathrooms between forty families and never feeling fully safe in her own settlement is not just a physical hardship for Rajina; it carries a quiet loss of dignity that displacement took from her, and that the settlement has not given back.

"Women suffer silently the most in these conditions. Lack of sanitation and privacy causes infections, physical discomfort, and emotional stress." Rajina

She is also the one carrying the most visible anxiety about her daughters' futures, fearing that without education, girls in poor communities become trapped in early marriage, low-paid labour, or lifelong dependency. That fear is what drives her to protect her daughters' schooling even when money is extremely tight. Yet she does not describe the women in her settlement as passive: they support one another quietly, sharing food, watching each other's children, and holding their households together through repeated crises with a determination that goes largely unrecognized.





Photo: Mazadul Haque Bayzid

Climate Change Observation and Vulnerability

Rajina describes climate-related change in everyday life with striking clarity. She explains how the natural environment around her has shifted in ways that now directly shape survival. Rainfall no longer follows familiar seasonal patterns that once guided farming and daily life. Instead, there are sudden heavy downpours that flood roads and enter homes, or prolonged dry spells that create water shortages in the settlement. Neither pattern allows for stability or planning, and both bring repeated disruption.
She also describes how summers have become longer and more intense. In tin-roofed, poorly ventilated rooms, extreme heat is not just discomfort but a health risk, particularly for children and older people, while also making rest and sleep difficult during peak months. She also notes that storms have become more frequent and damaging, with weak tin roofs often partially blown away, forcing families to spend nights protecting their belongings and facing repeated financial strain for repairs.

"Rainfall patterns no longer feel normal. Sometimes there is intense rain causing waterlogging and flooding, while other times long dry periods create water shortages. Storms and strong winds now arrive more frequently, damaging fragile houses and disrupting livelihoods." Rajina

One of the biggest problems Rajina points to is the lack of proper drainage in the settlement. There is nowhere for rainwater to go once it falls, so it collects and spreads, entering homes and turning the paths between them into standing pools. This is not separate from the flooding and storms. It is a major reason the same amount of rain causes far more damage here than it would somewhere with working drains, and it means floodwater stays around longer, mixing with waste and becoming a health risk for the whole settlement.

For Rajina, these environmental changes are not abstract. She directly links worsening heat, flooding, and storms to her living conditions in a low-lying, densely populated settlement with no drainage and limited environmental protection, where each climatic event further deepens everyday vulnerability.

Climate Hazard	Trend in Khulna	Impact on Rajina's Life
Temperature	↑ Hotter, longer summers	Unbearable tin-roof home; health stress
Rainfall	Irregular; intense bursts	Waterlogging; home flooding; blocked roads
Cyclones / Storms	↑ More frequent, stronger	Roof damage; sleepless nights; lost wages
Drought Periods	Longer dry spells	Water shortages: sanitation crisis worsens
Flooding	Urban flooding increases	Food insecurity; work disruption; disease

Recommendations

Rajina believes governments and organisations should support poor families not only during emergencies but also through long-term interventions that address the root causes of vulnerability. She recommends:

- Providing safe and durable housing for low-income families.
- Improving sanitation facilities within informal settlements.
- Expanding access to affordable healthcare services.
- Supporting children's education, particularly for climate-affected families.
- Creating employment opportunities and livelihood support for women.
- Strengthening social protection mechanisms beyond immediate disaster relief.
- Ensuring that poor families can live with dignity, safety, and hope for the future.

"Governments and organisations should support poor families not only with emergency relief but also with long-term solutions such as durable housing, sanitation facilities, education support, healthcare, and women's employment opportunities." Rajina

The Water Took the Land: A Mother's Sixteen-Year Search for Home

The Story of Runu Begum
Climate-Displaced Woman | Khulna City Informal Settlement | Bangladesh
Photo: Mazadul Haque Bayzid



Background

Across the world, the effects of a changing climate are no longer a distant warning; they are reshaping where and how people live. Higher temperatures, erratic rainfall, rising seas, and stronger storms are straining ecosystems and the livelihoods that depend on them, and the burden falls hardest on countries with the fewest resources to adapt. To capture harm that mitigation and adaptation cannot prevent, the international community uses the framework of loss and damage (L&D). Part of this harm can be counted in money: lost crops, damaged homes, reduced income. A significant share cannot. This is non-economic loss and damage (NELD), the loss of land and place attachment, cultural practices, traditional knowledge, social relationships, identity, and psychological well-being that no compensation can fully restore.

Bangladesh sits at the center of this crisis. Its low-lying, densely populated delta leaves close to 28 percent of the population exposed to cyclones, tidal flooding, sea-level rise, and salinity intrusion. The World Bank estimates that roughly eight million people are already vulnerable to cyclonic storm surges, a figure projected to climb to 13.5 million by 2050 as climate change adds nine million more people to the at-risk population. Migration driven by these pressures is expected to intensify, with projections suggesting that up to 13.3 million Bangladeshis could become internal climate migrants by mid-century.

In the southwest coastal belt, including Koyra upazila in Khulna district, this is already lived reality. Cyclones, tidal surges, and river erosion have repeatedly destroyed homes, farmland, and ancestral land, pushing entire communities toward the region's cities. For families who resettle in Khulna's informal settlements, the losses extend well past the economic: disrupted livelihoods, fractured social networks, eroding cultural practices, and a deep, often invisible grief for land and a way of life that no longer exists. Understanding NELD is essential to seeing the full cost of displacement in places like Khulna, where economic recovery alone cannot restore what climate change has taken.

Demographics of Rajina

- Age : 50
- Education : Class 3
- Profession : Small shop, Occasional domestic work
- Household : Husband and children
- Origin :Beghali Village, Koyra Upazilla, Khulna
- Current location : Rupsha slum area, khulna
- Migration Trigger : Cyclone Aila, May 2009
- Years since migration : 16 years
- Housing state : Tin roofed house in slum
- Income pattern : seasonal, high during festival and unstable most of the time



Her story

Runu Begum is one of tens of thousands of people from Bangladesh's southwest coast whose lives were redrawn by a single cyclone. Her story is not only about losing a house; it is about losing an entire way of living that her family had built over generations.

Before 2009, Runu lived in Baghali village in Koyra with land, a home, cows, goats, ducks, chickens, and trees around the house. The family grew rice and lived off what the land and animals provided. It was a hard life in places, but a dignified one: she did not have to depend on anyone for food or income.

That changed in May 2009, when Cyclone Aila struck. The tidal surge that followed tore through Baghali, washing away the family's house, land, livestock, and belongings. In the years after, river erosion finished what the cyclone began, slowly consuming what remained of their ancestral land until only water and sandbars were left. With nowhere left to stay, Runu and her family first sheltered in a local school before eventually moving to Khulna city.
Today, close to sixteen years later, she lives in a crowded slum area in Rupsha alongside 60 to 70 other families displaced from Koyra by the same disaster. To help her family survive, she converted part of her home into a small shop selling cigarettes, tea, bread, and bananas.

"Climate change did not only destroy my house. It changed my entire way of life." Runu Begum

Thematic Highlights

1.Human Mobility:

Runu's move to Khulna was not a choice so much as a last resort. When Cyclone Aila destroyed her family's home and land in 2009, there was, in her account, no option except migration. Part of what made the decision final was that there was, in a literal sense, nothing left to go back to: river erosion had already swallowed what remained of their land, leaving only water and sandbars where their home once stood. She is one of dozens of families from Koyra who ended up in the same informal settlement in Rupsha, sharing a handful of toilets and bathrooms between 60 and 70 households.
The contrast between village and city life remains sharp for her. In Koyra, her family had freedom, land, fresh air, and people around them they could depend on. In Khulna, they live in cramped conditions with an unstable income, and the kind of community support that once cushioned hard times is harder to find. Migration has also changed how she is seen and how she sees herself: in the city, people sometimes mock her village accent, leaving her feeling disconnected from where she is from.

"In the village, we had freedom, land, fresh air, and community support. In the city, people sometimes mock my village accent, and it makes me feel disconnected from my roots." Runu Begum

2.Biodiversity and Ecosystem Loss:

Runu has also watched the natural world she grew up with disappear. Fish species, birds, trees, and plants that were once abundant in Koyra have become rare because of salinity, pollution, erosion, and broader environmental degradation. Salinity intrusion damaged farmland and freshwater ponds, changing fish populations and reducing crop production.
For her, this loss is not only practical. The disappearance of fish and plants has changed food habits and disrupted traditional medicine and customs, and it has left people feeling disconnected from a natural environment that no longer matches the one they grew up in. Some people in her community still try to plant trees or protect ponds, but poverty and ongoing environmental pressure make it difficult to keep up these efforts.

"Many fish species, birds, trees, and plants were once abundant in Koyra. Today, many of them have become rare because of salinity, pollution, erosion, and environmental degradation." Runu Begum

3.Culture, Heritage and Traditional Knowledge:

Displacement has also worn away at parts of Runu's culture that cannot be rebuilt with money. Her children no longer speak the Koyra dialect she grew up with; they speak with the Khulna city accent instead. For Runu, this matters because language carries memory and identity, and she worries that younger generations are slowly forgetting the expressions, stories, and traditions of the village.
The disappearance of the village itself has cut into her sense of cultural continuity. The family graveyard in Koyra, where generations were buried, is now underwater; when her father-in-law died, he had to be buried in the city instead, on land with no family history. Practical knowledge is fading too: skills tied to farming, fishing, weather prediction, and livestock care, knowledge her family relied on for generations, are disappearing because displaced families no longer have land or animals to practise them on. She still turns to traditional healers known as Kabiraj for some treatments, since hospitals are expensive and hard to reach, but she has noticed that these healers, who once offered emotional support alongside treatment, are becoming less common. Even food has changed: in the village, her family ate fresh fish, milk, vegetables, and homemade food they produced themselves; in the city, everything must be bought, and much of what is available is expensive or of poor quality. Financial hardship has also made it harder to mark festivals and family occasions the way they once did.

"The most irreplaceable losses are my ancestral home, my cultural identity, my village environment, my family's graveyard, and my peace of mind. These are things money can never restore." Runu Begum

Thematic Highlights

4.Mental Health and Emotional Wellbeing:

Behind Runu's account of disaster and displacement runs a steady undercurrent of grief. Repeated loss of land, home, culture, and security has left her with long-term emotional stress, and she describes the isolation of migration: many displaced families, she says, miss the close relationships they once had in the village, relationships that have not been replaced in the city.

Financial pressure adds another layer of strain. Debt and unemployment increase tension between husbands and wives, and she has seen how disrupted education and repeated displacement create emotional distress in children. She is also concerned that poverty pushes some families toward marrying off daughters early, which she connects to harm for girls' mental health, education, and future prospects. What support exists, she says, mostly comes informally, through community ties, religion, and neighbours; formal mental health services remain very limited. Even after almost sixteen years in the city, she still feels emotionally tied to Koyra, missing the freedom, peace, fresh food, community relationships, and dignity of village life. She believes community counselling, women's support groups, and long-term rehabilitation programs would help people recover emotionally from what they have lived through.

"Even after years in the city, I still dream of returning home." Runu Begum

5.**Gender-Based Impacts:**

Runu sees clearly how climate displacement has placed an extra burden on women in her community. Women carry the bulk of water collection, cooking, childcare, and household management, responsibilities that do not ease during a crisis; if anything, they intensify. In the crowded settlement, women also struggle with privacy, menstrual hygiene, sanitation, and access to healthcare, and girls often miss school when disaster strikes.

Her own home reflects this strain directly. Turning part of it into a shop helped her family survive financially, but it also took away the household's privacy. Customers come even late at night, sometimes while the family is asleep, and she cannot turn them away because the business is what feeds her family; as a result, her home no longer feels like a fully private, personal space.

Despite this, Runu sees women as central to how families like hers get through hard times. She adapted by running her shop and taking on domestic work to support her household, much as other women in the settlement sell jewellery or borrow from microcredit groups after a disaster. Still, she is aware that many women around her continue to lack secure jobs, healthcare, education, and protection from violence.

"Turning part of my home into a shop helped my family survive, but it took away our privacy. Customers come even late at night, and I cannot refuse them because this business feeds my family. My home no longer feels like a safe, personal space." Runu Begum





Photo: Dharmachandra Tonchongya

Climate Change Observation and Vulnerability

Runu describes the environment around her as fundamentally different from the one she grew up in. Summers, she says, have become extremely hot compared to the past, and rainfall no longer follows a pattern anyone can plan around. Waterlogging is now common, and the settlement's drainage cannot keep up with the stagnant water that collects after rain or high tide. Salinity has crept further into the coastal soil and water sources, damaging crops and depleting the fish, trees, and livestock that were once part of everyday life.

She is direct about how these changes destroyed her family's old way of earning a living. The rice they once grew and the animals they once raised are gone; everything, including clean water and fresh food, now must be bought. In the city, tin-roofed homes turn unbearably hot in summer; some nights, her children would rather sleep elsewhere than stay in a room that has become impossible to bear.

"Temperatures have increased so much over the last ten years that our tin-roof house becomes unbearably hot in summer. Sometimes my children would rather sleep elsewhere because the room is impossible to stay in." Runu Begum

The hazards her community faces are not occasional; they are constant. Cyclones, floods, tidal surges, waterlogging, storms, and heatwaves all recur, but in her recollection, Cyclone Aila remains the most devastating event of her life. She also notices that the seasons themselves have become less predictable: disasters that once arrived at expected times of year now come without warning, and when they come, the cyclones are stronger and the rainfall heavier than before.

Climate Hazard	Pattern Observed	Effect on Runu's Life
Cyclones / Tidal Surges	Recurrent; Cyclone Aila (2009) was the most devastating	Lost home, land, and livestock; forced permanent migration
River Erosion	Gradual, ongoing	Ancestral land consumed; left only sandbars and water
Salinity Intrusion	Increasing in coastal soil and water	Crop loss; scarcer freshwater and fish
Temperature	Hotter summers than in the past	Unbearable tin-roof home; disrupted sleep, health stress
Rainfall / Waterlogging	More irregular: heavier when it comes	Stagnant water in the settlement; skin disease, diarrhoea,

Recommendations

Drawing on her own experience of disaster, displacement, and rebuilding, Runu has clear ideas about what climate-affected families like hers actually need, support that goes well beyond emergency relief. She recommends:

- Providing permanent housing or land for climate-displaced families so they can live safely and rebuild their lives.
- Continuing financial and livelihood support well beyond the immediate aftermath of disasters, rather than treating relief as a one-time response.
- Combining direct financial assistance with practical support, such as housing materials, clean water systems, and livelihood programs.
- Offering microcredit, crop diversification, livestock assistance, and agricultural training to help families rebuild rural livelihoods.
- Expanding access to healthcare, sanitation, and mental health services as part of standard long-term recovery, not an afterthought.
- Supporting children's education through scholarships, free materials, climate-resilient schools, and vocational training.
- Establishing community counselling, women's support groups, and long-term rehabilitation programs to support emotional recovery.
- Documenting cultural traditions, dialects, stories, and local knowledge so future generations do not lose their identity.
- Removing barriers to climate finance, such as lack of information, corruption, and complicated processes, that currently leave women, elderly people, and the poorest households struggling most to access support.

"Alongside financial aid, displaced communities need dignity, cultural preservation, mental health support, and secure living conditions. Climate change has caused invisible losses that money alone cannot repair." Runu Begum

The Cost of Repeated Displacement: Living Between Two Communities

The Story of Md. Mugol
River Erosion Affected Farmer • Sukherbati Village, Roumari, Kurigram • Bangladesh

Photo: Mazadul Haque Bayzid



Background

Climate change is intensifying hydrological variability across Bangladesh, increasing the frequency and severity of riverbank erosion in many parts of the country. While cyclones and flooding often receive greater attention, river erosion remains one of the most significant drivers of displacement, particularly in northern riverine districts such as Kurigram. Every year, thousands of households lose homes, agricultural land, and livelihoods as rivers change course and consume settlements.

Within the framework of Loss and Damage (L&D), river erosion generates both economic and non-economic losses. Families may lose land, housing, crops, and income, but they also experience losses that cannot be easily measured in monetary terms, including social networks, cultural identity, community belonging, and psychological wellbeing. These Non-Economic Loss and Damage (NELD) impacts often persist long after physical relocation has taken place.

The experience of Md. Mugol, a farmer from Roumari Upazila, illustrates how repeated displacement can gradually erode not only physical assets but also a person's sense of place and belonging. Having been displaced multiple times throughout his life due to river erosion, Mugol's story highlights the long-term human consequences of living on Bangladesh's dynamic riverbanks.

Demographics of Md Mughal

- Name : Md. Mugol (Age 51)
- Occupation : Farmer, Agricultural Labourer, Sharecropper
- Location : Sukherbati Village, Roumari Upazila, Kurigram
- Primary Hazard : Riverbank Erosion
- Number of Displacements : Approximately Four Times
- Current Residence: Beside his in-laws' home



His story

Md. Mugol was born and raised in Ghughumari village, where generations of his family lived as part of the Poramanik community. His childhood was closely tied to agriculture, kinship networks, and community life. Friends, relatives, and neighbours lived nearby, creating a strong sense of familiarity and belonging.

His first encounter with river erosion came when he was only thirteen years old. What began as small cracks appearing near agricultural fields gradually developed into large sections of land collapsing into the river. Mugol recalls watching neighbours hurriedly dismantle houses, move belongings, and search for safer places to live. Soon, his family's agricultural land and homestead were also swallowed by the river.

Unlike some households who managed to rebuild on higher land within their community, Mugol's family lacked the financial resources to resettle there. They moved to Sukherbati village, hoping to rebuild their lives. However, the displacement proved to be the beginning of a recurring cycle. Over the following decades, river erosion repeatedly threatened new settlements, forcing the family to move around four times.

The latest displacement occurred in 2025, when a house built on land provided by his father-in-law was once again lost to the river. Today, he lives beside his in-laws' home, uncertain whether this location will remain safe in the years ahead.

"I belong to the Poramanik community. Even though I have lived on my father-in-law's land for one and a half years, I am not truly part of this community. My relatives, friends, and family roots are in the Poramanik community. No matter where I live, my children and I will always belong there." Md. Mugol

Thematic Highlights

1.Human Mobility and Repeated Displacement:

For Mugol, displacement is not a single event but a lifelong reality. Since his first displacement at age thirteen, every relocation has reduced his ability to rebuild. Agricultural land, savings, housing, and livelihood opportunities have gradually disappeared.
Unlike temporary disaster displacement, Mugol's experience reflects permanent uncertainty. He has rebuilt several times, only to see the river threaten or destroy subsequent settlements.
"Every time we move, it becomes harder to start again." He spoke

2.Loss of Place and Community Belonging:

Perhaps the most significant loss in Mugol's life is not land but belonging. Although he currently resides in Sukherbati, he continues to identify with the Poramanik community of Ghughumari. His relatives, family history, and social identity remain rooted there. Yet repeated displacement has physically separated him from that community while preventing full integration into his current one.
This has created a sense of living between two worlds, belonging fully to neither.
"I am here, but my community is somewhere else."

3.Livelihood and Economic Insecurity:

River erosion destroyed the agricultural land inherited from Mugol's family, removing an important source of household security. Today, he survives through sharecropping, agricultural labour, and seasonal migration. Rising land prices make purchasing new land impossible, while repeated displacement has reduced the household's ability to accumulate savings or assets.

4.**Mental and Emotional Wellbeing:**

Years of uncertainty have created constant anxiety about the future. The fear of losing another home shapes everyday decisions. Unlike households with secure land ownership, Mugol's family remains uncertain about where they would go if erosion affects their current settlement.
The emotional burden is not limited to himself. He worries about whether his children will experience the same cycle of displacement and insecurity.

5.Identity, Culture and Social Heritage:

Mugol's story demonstrates how climate-induced displacement can affect identity and cultural continuity. Community membership, family networks, and social relationships are central components of rural life. Although these ties remain important to him, displacement has weakened opportunities for daily interaction and participation in community activities.
For Mugol, losing proximity to his ancestral community represents a loss that cannot be compensated financially.



Photo: Afsana Alim

Climate Change Observation and Vulnerability

Md. Mugol believes that river erosion has become more severe over time. He observes that households living close to riverbanks face increasing uncertainty and fewer opportunities to recover after losing land.

The poorest households are especially vulnerable because they lack savings, secure land ownership, and alternative livelihood opportunities. Repeated erosion affects not only assets but also people's confidence in investing in homes, agriculture, or long-term plans.

Climate Hazard	Pattern Observed	Effect on Md. Mugol's Life
Riverbank Erosion	Repeated throughout life	Loss of land and multiple displacements
Land Loss	Increasing over time	Loss of inherited agricultural land
Livelihood Instability	Reduced farming opportunities	Reliance on labour and migration
Housing Insecurity	Recurrent displacement	Uncertainty about future residence
Social Disruption	Separation from ancestral community	Loss of belonging and identity

Recommendations

Drawing from Md. Mugol's experiences, the following actions could support households facing repeated river erosion-induced displacement:

Recommendations from Md. Mugol's Perspective

- Allocate secure government land for households repeatedly displaced by river erosion.
- Expand housing support programmes for erosion-affected families.
- Increase livelihood support through agricultural inputs, livestock, and employment opportunities.
- Provide affordable credit and grants to help families recover after displacement.
- Strengthen riverbank protection measures in highly vulnerable areas.
- Ensure erosion-affected households are prioritized in social safety-net programmes.

Broader Policy Recommendations

- Integrate river erosion displacement into national climate adaptation and Loss & Damage policies.
- Develop planned relocation programmes that maintain community networks rather than dispersing households.
- Recognize community identity, social belonging, and cultural continuity as key dimensions of Non-Economic Loss and Damage.
- Establish long-term support mechanisms for repeatedly displaced households rather than focusing only on immediate disaster response.
- Support psychosocial wellbeing programmes for families experiencing recurring displacement and loss.

Md. Mugol's life reflects the cumulative impacts of river erosion on people who face displacement not once, but repeatedly across generations. While homes, land, and livelihoods can sometimes be rebuilt, the loss of security, belonging, and community identity is far more difficult to restore. His story demonstrates that climate-induced displacement is not merely a physical movement from one place to another. It is a gradual process through which people lose pieces of their history, social identity, and confidence in the future. For households like Mugol's, addressing climate change requires not only protecting land and livelihoods but also safeguarding the social and cultural foundations that give communities their sense of belonging.

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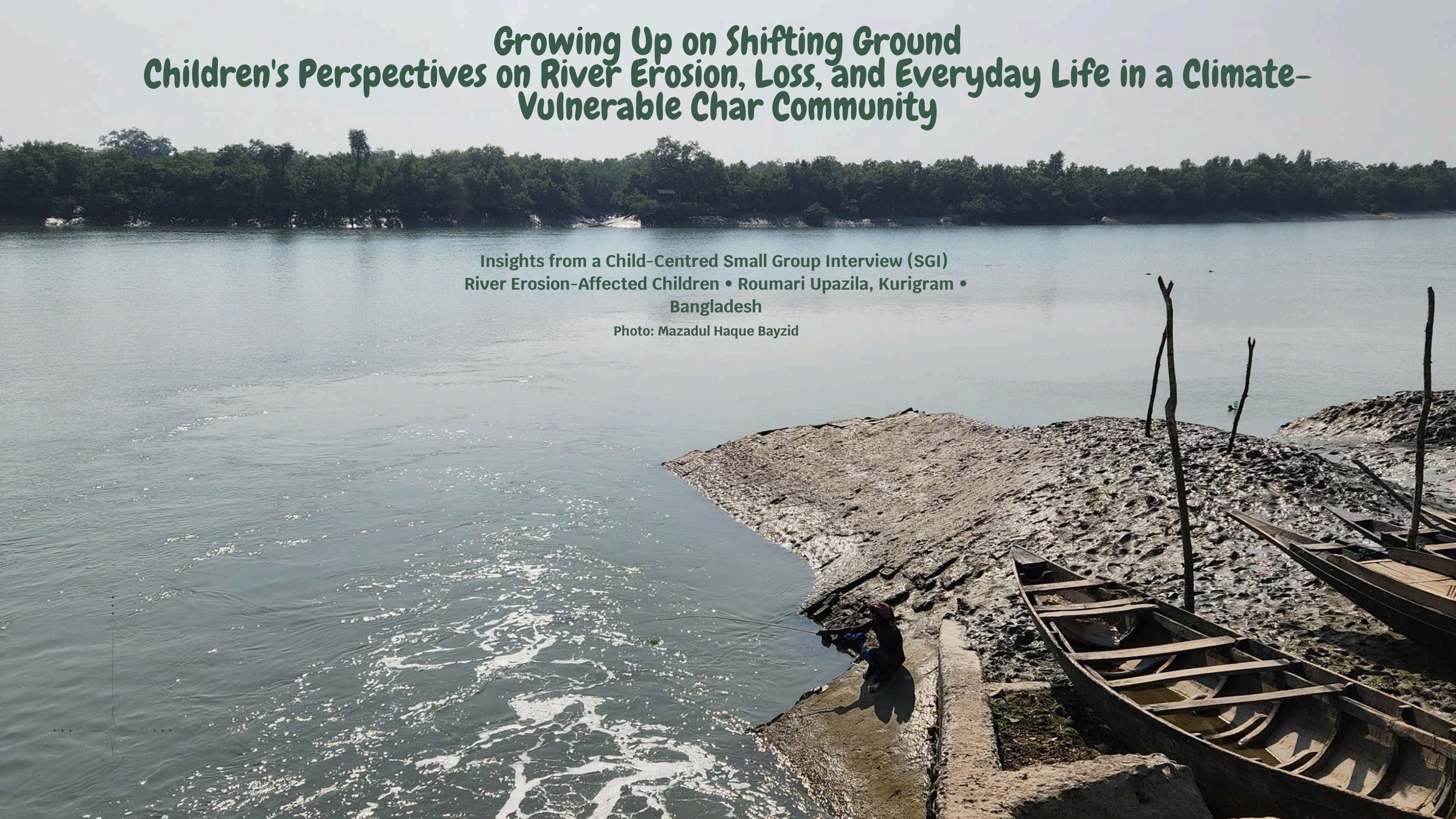


Ethical Note: Informed consent was obtained from parents, guardians, or caregivers before engaging with children and persons with disabilities. Parents or caregivers were present during the discussions, and all participation was voluntary.

Growing Up on Shifting Ground
Children's Perspectives on River Erosion, Loss, and Everyday Life in a Climate-Vulnerable Char Community

Insights from a Child-Centred Small Group Interview (SGI)
River Erosion-Affected Children • Roumari Upazila, Kurigram • Bangladesh

Photo: Mazadul Haque Bayzid



Background

Climate change affects children differently from adults. While adults often describe climate impacts through the lens of livelihoods, income, housing, and assets, children experience these changes through disruptions to education, play, friendships, identity formation, emotional security, and their sense of home and belonging. Yet children's voices remain underrepresented in climate change research and policy, particularly in discussions of Loss and Damage (L&D) and Non-Economic Loss and Damage (NELD).

The concept of NELD recognizes that climate impacts extend beyond measurable economic losses. Homes, crops, and infrastructure can often be assigned a monetary value, but many of the losses experienced by children cannot. The disappearance of a favourite playground, separation from childhood friends, loss of community gathering spaces, destruction of schools, displacement from familiar landscapes, and the emotional distress associated with uncertainty are examples of losses that cannot easily be compensated through financial assistance.

Despite increasing recognition of children's vulnerability to climate change, children are rarely consulted directly regarding climate-induced losses. Their experiences are often interpreted through adults, which risks overlooking the ways climate impacts shape childhood itself. Understanding children's perspectives is particularly important because today's children will live longest with the consequences of a changing climate and environmental degradation.

To address this gap, this case study draws on a Child-Centred Small Group Interview (SGI) conducted with three river erosion-affected children from Roumari Upazila in Kurigram District, Bangladesh. The child-centred approach created a space where participants could speak freely about their experiences, memories, concerns, and aspirations. Rather than focusing solely on disasters and damage, the discussion explored how environmental change shapes children's everyday lives.

The findings highlight an important but often overlooked reality: climate change is not only reshaping landscapes and livelihoods. It is also reshaping childhood. Through the voices of three children living on the frontline of river erosion, this case study documents forms of Non-Economic Loss and Damage that are rarely visible in policy debates but are central to children's wellbeing,

Participant Profile

This case study is based on a Child-Centred Small Group Interview (SGI) conducted with three children living in a river erosion-prone community in Roumari Upazila, Kurigram District, Bangladesh. Unlike household surveys or adult-focused interviews, the SGI approach created an informal and child-friendly space where participants could share their experiences through conversation, memories, stories, and reflections. Throughout the discussion, the children spoke openly about their schools, friendships, favourite places, recreation, environmental changes, family experiences, and aspirations for the future.

Hasu
Age: 13 years
Education: Class Five
Key Interests: Football, outdoor play, spending time with friends
Main Concerns Raised: River erosion, loss of community spaces, electricity shortages, and uncertainty about the future.

Hasan
Age: Approximately 11 years
Education: Primary school student
Key Interests: Sports, village events, and spending time with peers
Main Concerns Raised: Loss of friends due to displacement, flooding, and environmental changes in the community.

Alamin
Age: 11 years
Education: Class Three
Key Interests: Football, mobile games, and community activities
Main Concerns Raised: Limited recreational opportunities, school conditions, and challenges associated with river erosion and displacement.

Their story

For Hasu, Hasan, and Alamin, climate change is not something learned from textbooks. It is something they watch happen around them. They have seen houses disappear into the river. They have watched neighbours move away. They have lost schools, played spaces, and gathered places that once formed part of their daily lives.

While discussing their villages, the children repeatedly compared the present to the past. One child explained:

"Our old village was much better. There were more houses, more people, and more places to play."

Another recalled how they had watched nearby villages gradually disappear:

"There were many villages before. We saw them being destroyed."

The children described a life shaped by uncertainty. Floodwater regularly enters homes. River erosion continues to threaten land. Their fathers often migrate for work. Electricity remains unreliable. During floods, they sometimes construct makeshift rafts from banana trees to move around submerged areas.

Yet what emerged most strongly from the discussion was not fear. It was memory. The children spoke with affection about friendships, football fields, old schools, village fairs, and places where they spent time together. These memories reveal losses that are rarely visible in conventional assessments of climate impacts.

Thematic Highlights

1. **Human Mobility and Disrupted Childhoods**

The Friends Who Moved Away
River erosion has forced many families to move from the area. While adults often describe displacement through land and livelihood loss, the children focused on something different: friendship. One participant explained that many of his closest friends now live far away after their homes were destroyed.

"My friends used to live there. Now they have moved to different places."

Although some contact remains, the social worlds that once existed have fragmented. Childhood friendships that were formed through daily interaction, shared games, and neighbourhood life have become increasingly difficult to maintain.

For children, migration is not only a movement of households. It is the movement of people who matter.

2. **Loss of Place, Play, and Childhood Spaces**

One of the most powerful moments of the discussion emerged when the children described a tree from their former village. They explained that beside a field stood a large tree where they had built a small platform. It was not simply a tree. It was a meeting place.

They gathered there after school. They talked, rested, played, and spent time together.

Many of these places have been destroyed, abandoned, or become inaccessible due to erosion and flooding. From an adult perspective, the loss of a tree or playground may seem insignificant compared to losing a house. For children, however, these places are central to emotional development, friendship formation, and identity.

3. **Education Under Environmental Stress**

Despite the challenges they face, the children view education as an important pathway to a better future. During the discussion, they explained that a primary school in their community was destroyed by river erosion and later had to be relocated.

The children also described a small community-based school run by a single female teacher. She teaches all subjects and works with one group of students at a time. For example, if fifteen students are enrolled in Class Three, they all study together as a single cohort and later move to Class Four together after completing the curriculum. The entire school depends on one teacher and one class group.





Photo: Mazadul Haque Bayzid

Thematic Highlights

While this initiative reflects strong local commitment to education, it also highlights the challenges faced by erosion-affected communities. For these children, schools are more than places of learning. They are spaces for friendship, routine, and stability. As a result, the loss or disruption of a school represents not only damage to a building but also a significant non-economic loss affecting children's wellbeing and development.

4. **Emotional Wellbeing and Climate Anxiety**

When the River Takes the Dead: Although the children often spoke playfully about school, games, and daily life, moments of profound sadness emerged when they discussed what river erosion had taken from their community. Among the most emotionally powerful accounts was the loss of family graves.

One child recalled witnessing the river consume the grave of a close relative. When asked what he would wish for if he could change one thing in his community, his answer was immediate: he wanted the river to stop. His concern was not only about houses or land, but about preventing the loss of places where his loved ones were buried.

"My grandfather's grave was lost."

For adults, the erosion of a grave may represent the loss of a cultural or family site. For a child, however, witnessing such an event can be deeply distressing. Seeing a burial site collapse into the river, and in some cases witnessing human remains exposed as the soil falls away, can create memories that are difficult to forget.

Unlike the loss of a house or a field, which may eventually be rebuilt or replaced, the loss of a grave is permanent. It can leave children with feelings of fear, sadness, helplessness, and confusion. The experience challenges their sense of security and may alter how they understand death, family, and belonging. The image of a relative's resting place being washed away by the river is not simply a momentary shock; it is a memory that many may carry throughout their lives.

The children's accounts suggest that climate-induced losses are not only material or economic. They also affect emotional wellbeing, family memory, and psychological security. Yet these forms of grief are rarely acknowledged in disaster response and recovery programmes. The loss of ancestral graves, family history, and connections to previous generations represents a profound form of Non-Economic Loss and Damage (NELD), one that cannot be restored through financial compensation or physical reconstruction.



Photo: Mazadul Haque Bayzid

Thematic Highlights

5. **The Playground That Disappeared**

Loss of Recreation and Social Development: For the children, some of the most important losses were not houses or roads, but the places where they used to play. Throughout the discussion, they repeatedly spoke about football fields, cricket grounds, and open spaces that have been lost to river erosion or are no longer usable because of flooding.
One child explained that they now have to travel a long distance just to play football, while another shared that cricket has become difficult because there is no longer enough open space in the village. Reflecting on their previous village, the children described a place with larger fields, more freedom, and many opportunities to play with friends.

"Our old village was much better. There was a big field and we used to play there."

For children, play is not simply a form of entertainment. It is where friendships are built, confidence develops, and everyday childhood experiences are created. The loss of playgrounds and open spaces therefore means more than losing a place to play; it means losing opportunities for social interaction, recreation, and happy memories.
The children's stories highlight an often-overlooked form of Non-Economic Loss and Damage (NELD). While climate impacts on infrastructure and livelihoods are frequently documented, the disappearance of spaces that allow children to play, learn, and connect with others rarely receives attention despite its importance for their wellbeing and development.

6. **Cultural Memory and Community Identity**

The children demonstrated strong attachments to local places, traditions, and collective memories. They spoke about fairs, religious gatherings, village events, local football matches, and community interaction. Many remembered previous villages with deep affection and compared current conditions unfavourably.
As villages disappear and people relocate, opportunities for maintaining local traditions and collective memory become increasingly limited. The discussion illustrates how climate change can affect children's sense of identity even before they fully understand the broader environmental processes taking place around them.

7. **Growing Up with Uncertainty**

Mental Wellbeing and Future Aspirations: Throughout the conversation, the children demonstrated a clear awareness that their lives are uncertain. They know homes can disappear. They know villages can vanish. They know friends can leave.

At the same time, they continue to dream. Some spoke about buying motorbikes. Others imagined travelling to cities or working abroad. Yet beneath these aspirations was a much simpler wish: a place that remains. A place where they do not have to worry about erosion destroying their homes, schools, playgrounds, and communities.

Their hopes reveal an important reality. While adults often focus on recovering lost land or livelihoods, children long for stability, continuity, and the reassurance that the people and places around them will still be there tomorrow. Growing up in an environment where displacement is always a possibility shapes how they imagine their future and their place within it.

The children's stories demonstrate that climate change affects not only material conditions but also a child's sense of security and peace of mind. The uncertainty of not knowing whether a home, school, or village will survive is itself a significant form of Non-Economic Loss and Damage (NELD), one that quietly influences childhood, wellbeing, and future aspirations.

8. **Infrastructure, Inequality, and Everyday Vulnerability**

An issue raised repeatedly by participants was the lack of electricity. Children described electricity being available only intermittently, sometimes for less than an hour. They associated electricity not only with entertainment but also with comfort, communication, and improved quality of life.

The discussion also highlighted transportation challenges during floods. Children reported constructing makeshift banana-tree rafts to move around when floodwaters rise. These experiences reveal how environmental vulnerability intersects with infrastructural deprivation to shape children's daily lives.

Climate Change Observation and Vulnerability

The children's discussion demonstrates that climate change is influencing far more than physical infrastructure in river erosion-prone communities. Through their stories, climate impacts emerge as disruptions to friendship, play, education, memory, identity, and emotional wellbeing. These are losses that cannot easily be measured in monetary terms, yet they profoundly shape children's lives.

Unlike adults, who often describe disaster impacts through income and assets, the children spoke about lost playgrounds, separated friends, destroyed schools, vanished villages, and even the erosion of family graves. Their experiences highlight important dimensions of Non-Economic Loss and Damage that remain insufficiently recognized in climate policy and practice.

The conversation illustrates why children's voices matter. They are not merely passive victims of climate change; they are observers, interpreters, and stakeholders whose experiences provide unique insight into how environmental change affects communities across generations. Addressing climate-related loss and damage therefore requires not only protecting land and livelihoods but also safeguarding the social, emotional, and cultural foundations of childhood itself.

Environmental Change	Children's Observation	Perceived Impact
River Erosion	Villages, homes, schools disappearing	Displacement and loss of community
Flooding	Water entering homes more frequently	Restricted mobility and insecurity
Land Loss	Reduced space for housing and recreation	Loss of playgrounds and social spaces
Infrastructure Damage	School destroyed and relocated	Educational disruption
Electricity Problems	Frequent power outages	Reduced quality of life
Population Displacement	Friends moving away	Loss of social networks

Recommendations Emerging from the Children's Perspectives

1. Strengthen Riverbank Protection: The strongest concern expressed by participants was river erosion. Riverbank protection measures should be prioritized to reduce displacement, protect homes, and safeguard community infrastructure.

2. Protect Educational Facilities: Schools in erosion-prone and flood-prone areas should receive climate-resilient infrastructure support to ensure continuity of education.

3. Create Safe Recreational Spaces: Adaptation planning should recognize children's right to recreation by protecting or creating safe play areas and community gathering spaces.

4. Improve Rural Electrification: Reliable electricity was identified as one of the children's primary concerns and should be addressed as part of broader resilience-building efforts.

5. Include Children in Climate Decision-Making: Children should be consulted during climate adaptation planning, relocation initiatives, educational programming, and disaster-risk management activities. Their perspectives reveal important dimensions of loss often missed by adult-cantered assessments.

6. Address Children's Non-Economic Loss and Damage
Climate policies should explicitly recognize child-specific NELD, including:

- Loss of friendships
- Loss of play spaces
- Loss of schools
- Loss of cultural memory
- Loss of emotional security
- Climate-related anxiety and uncertainty

7. Strengthen Psychosocial Support
Community-based mental health and psychosocial support programs should be integrated into climate adaptation and disaster recovery efforts for children living in high-risk areas.

LIVING WITH DISABILITY ON SHIFTING GROUND

Persons with Disabilities' Perspectives on Climate Change and Non-Economic Loss and Damage in Bangladesh
Rowmari,Kurigram



Background

Climate change is increasingly recognized as a driver of both economic and non-economic losses. While damaged houses, lost crops, and destroyed infrastructure are often visible and measurable, many climate impacts cannot be quantified in monetary terms. Under the framework of Non-Economic Loss and Damage (NELD), these impacts include losses to health, education, mobility, dignity, agency, wellbeing, social relationships, and future opportunities.

Among those most vulnerable to these forms of loss are persons with disabilities and their families. Existing barriers to healthcare, education, employment, communication, and mobility often magnify the impacts of environmental hazards. In climate-vulnerable settings, disability and climate change can interact in ways that deepen exclusion and create new layers of hardship.

For people living in the river erosion-prone char areas of northern Bangladesh, these challenges are particularly acute. Recurrent river erosion, seasonal flooding, poor infrastructure, geographical isolation, and poverty complicate access to essential services. For persons with disabilities, everyday activities such as attending school, accessing treatment, travelling to hospitals, participating in community life, or maintaining livelihoods can become significantly more difficult.

This case study explores how persons with disabilities and their families experience climate-induced Non-Economic Loss and Damage. Drawing on a participatory focus group discussion conducted in a river erosion-affected community in Roumari Upazila, Kurigram, the study highlights the lived experiences, perceptions, concerns, and aspirations of participants. Their accounts reveal that the greatest losses are often not material, but relate to health, opportunity, dignity, emotional wellbeing, and the ability to imagine a secure future.

Participant Profile

The discussion brought together people with different experiences of disability. Some participants reflected on growing up with disabilities in the community, while others spoke as parents and caregivers raising children with developmental disabilities.

This case study is based on a participatory focus group discussion involving:

- Adults with disabilities aged approximately 20-40 years.
- Parents and caregivers of children with developmental disabilities.

Participants discussed:

- Healthcare and treatment access.
- Education and learning opportunities.
- Disability and community life.
- River erosion and displacement.
- Climate-related vulnerability.
- Caregiving challenges.
- Hopes and concerns for the future.

Their story

For the participants, disability cannot be separated from the realities of life in a riverine environment. Their experiences are shaped not only by impairment or health conditions but also by poverty, geographical isolation, river erosion, and limited access to services.

Parents described the continuous struggle of caring for children who require specialized support while facing financial hardship and environmental uncertainty. Adults with disabilities reflected on lives shaped by limited educational opportunities, interrupted healthcare, and restricted employment options.

Repeatedly, participants returned to the same concern: survival is difficult enough, but survival becomes even more challenging when caring for a child with additional needs.
One parent explained:

"We struggle to eat properly. How can we afford treatment?"

Others described selling assets, borrowing money, or abandoning treatment altogether because specialist care was located far away and remained financially inaccessible.
At the same time, participants spoke about resilience, community support, and the determination to provide a better future for their children despite overwhelming challenges.

Thematic Highlights

1. **Health Beyond Healthcare**

NELD Domain: Health and Wellbeing

Health was one of the most prominent issues discussed. However, participants emphasized that the challenge is not only disability itself, but access to treatment. Families described travelling to Rangpur, Bogura, and Dhaka in search of specialists, therapists, and neurologists. Such journeys require time, money, and transportation that many households cannot afford.

Several participants explained that treatment often stops not because families lose hope, but because they simply run out of resources.

"If we could afford treatment, we would continue it."

For many, the greatest loss is not only physical health, but the constant uncertainty about whether their children are receiving the support they need to live healthy and dignified lives.

NELD Dimensions

Wellbeing
Human dignity
Health security
Quality of life

2. **Living Far from Care**

NELD Domain: Human Mobility and Accessibility

The community's geographical isolation emerged as a major challenge.
Participants explained that healthcare often begins with crossing rivers by boat or trawler. These services operate at limited intervals because operators cannot afford to run boats continuously in sparsely populated areas. Families may wait long periods before even beginning their journey to a hospital.
The consequences can be severe.
Participants shared accounts of critically ill patients dying before reaching healthcare facilities. Others recalled pregnant women experiencing complications during childbirth who died while travelling to hospitals, while their babies survived.
For persons with disabilities, these mobility barriers translate directly into unequal access to healthcare, services, and opportunities.

NELD Dimensions

Reduced accessibility
Restricted mobility
Loss of independence
Unequal access to services



Photo: Mazadul Haque Bayzid

Thematic Highlights

3. **Interrupted Treatment and Recovery**

NELD Domain: Health, Security and Human Development

Even when treatment becomes available, maintaining continuity of care remains difficult.
Families explained that specialist consultations, rehabilitation support, and therapy often require repeated visits. However, recurring costs, long-distance travel, and displacement caused by erosion make long-term treatment difficult to sustain.

River erosion compounds these challenges. When families are forced to move, healthcare routines are disrupted and medical priorities are often replaced by immediate concerns related to shelter, safety, and survival.
As a result, treatment pathways remain uncertain and incomplete.

NELD Dimensions

- Interrupted recovery
- Loss of developmental opportunities
- Reduced wellbeing
- Human Development
- Chronic uncertainty

4. **Education Beyond Reach**

NELD Domain: Knowledge, Education and Future Capability

Participants repeatedly raised concerns about education. Parents explained that many children with developmental disabilities require learning approaches that differ from those offered in conventional schools. Yet specialized schools, trained teachers, and adaptive learning systems are largely absent in the community.

As a result, many children remain excluded from meaningful educational opportunities. Participants emphasized that children with disabilities have the same aspirations as other children. What they lack is not willingness to learn, but access to appropriate systems and support. The absence of inclusive and specialized education limits future opportunities, independence, and social participation.

NELD Dimensions

- Loss of opportunity
- Reduced future capability
- Restricted human development
- Limited self-reliance



Photo: Mazadul Haque Bayzid

Thematic Highlights

5. **The Anxiety of Care During Disasters**

NELD Domain: Mental Health and Psychosocial Wellbeing

For caregivers, climate hazards create a constant source of anxiety. Participants explained that they can endure hardship themselves, but their greatest concern is the wellbeing of family members with disabilities during disasters.
Many described fears associated with floods, river erosion, and displacement:

- How will they evacuate?
- How will medication be obtained?
- How will treatment continue?
- Who will help if the family loses its home?
-

One participant explained that parents live with a constant fear about their children's future.
Climate-related disasters therefore generate forms of emotional distress that continue long after floodwaters recede or erosion stops.

NELD Dimensions

- Anxiety
- Caregiver stress
- Loss of peace of mind
- Emotional insecurity

6. **Local Understandings of Disability**

NELD Domain: Knowledge Systems and Lived Experience

Participants shared their own interpretations regarding the increasing number of children with developmental disabilities in the area.
Many associated disabilities with:

- Poor maternal nutrition.
- Lack of protein and vitamins.
- Chronic poverty.
- Stress during pregnancy.
- Limited healthcare access.

Several participants linked these challenges directly to life in a river erosion-prone environment. One parent observed that pregnant women are exposed to constant worry about food, livelihoods, displacement, and housing.

Participants also discussed childbirth practices in remote areas. Because hospitals are costly and difficult to reach, many births continue to take place with the assistance of traditional birth attendants (dai ma). Families expressed concern that complications are not always recognized quickly and that difficult deliveries can sometimes result in injury or developmental difficulties.
These perceptions should not be interpreted as medical conclusions. Rather, they reflect local understandings of how poverty, isolation, environmental stress, and inadequate healthcare shape maternal and child wellbeing.

NELD Dimensions

- Loss of confidence in healthcare systems
- Chronic stress
- Persistent uncertainty
- Community perceptions of risk

7. **Lost Opportunities and Uncertain Futures**

NELD Domain: Agency, Aspirations and Future Opportunities

Perhaps the strongest theme emerging from the discussion was the feeling that life opportunities are being lost. Adults with disabilities described limited employment opportunities and dependence on family members. Parents worried about whether their children would ever live independently or achieve the goals they hope for.

Participants repeatedly stressed that persons with disabilities desire the same things as everyone else:
Education.
Employment.
Social acceptance.
Relationships.
Independence.

The problem is not a lack of ambition. The problem is a lack of opportunities. One parent summarized this concern by explaining that treatment, education, and support are all interconnected. Without these foundations, many children are prevented from reaching their full potential.
NELD Dimensions

Loss of agency
Loss of aspirations
Restricted life choices
Limited future potential

8. **Living with Disability on Shifting Ground**

NELD Domain: Security, Stability and Sense of Place

River erosion was present throughout nearly every aspect of the discussion. Families described moving repeatedly, living under constant threat of land loss, and worrying about future displacement.
One participant explained:

"We have moved three times."

Another described living beside the river as a source of continuous stress.
For families caring for persons with disabilities, erosion creates additional challenges. Treatment is interrupted, costs increase, and already fragile support systems become more difficult to maintain. Climate change may not create disability, but it intensifies many of the challenges faced by persons with disabilities and their families.

NELD Dimensions

- Loss of security
- Loss of stability
- Loss of control over the future
- Place-based anxiety

Thematic Highlights

9. **Belonging Despite Adversity**

NELD Domain: Social Cohesion and Human Relationships

One of the most surprising findings from the discussion was the strong sense of social acceptance reported by many participants. Unlike common narratives surrounding disability, participants generally did not describe widespread social stigma or exclusion. Many explained that because disability is common within the community, neighbours and relatives understand the challenges involved and provide support when needed.

Adults with disabilities often reported feeling accepted, while caregivers described community members helping and interacting with their children rather than excluding them.

This does not mean barriers do not exist. However, the preservation of social relationships and community support emerged as an important source of resilience.

In a context marked by poverty, disability, and climate vulnerability, social belonging remains one of the few assets that has not been lost.

NELD Dimensions

- Social cohesion
- Community support
- Human dignity
- Sense of belonging

Recommendations

Healthcare

- Establish regular specialist outreach clinics in Roumari.
- Provide periodic visits by neurologists, therapists, and rehabilitation specialists.
- Expand community-based rehabilitation services.
- Improve emergency transport for remote char communities.

Education

- Establish disability-inclusive and special education services closer to vulnerable communities.
- Train teachers in adaptive learning methods.
- Develop accessible learning facilities for children with developmental disabilities.

Social Protection

- Strengthen disability registration and support systems.
- Increase financial assistance for treatment and transportation.
- Expand disability benefits for vulnerable households.

Climate and Disaster Planning

- Integrate disability into climate adaptation planning.
- Develop disability-inclusive evacuation and disaster response systems.
- Prioritize persons with disabilities during emergency preparedness and recovery programmes.

Community Development

- Improve maternal and child health services.
- Increase awareness regarding available disability services.
- Strengthen local caregiver support networks.
- Improve access to livelihoods for households supporting persons with disabilities.

Climate Change Observation and Vulnerability

For persons with disabilities and their families in Roumari, climate change is experienced not only through floods, erosion, or displacement, but through interrupted treatment, limited educational opportunities, restricted mobility, caregiver anxiety, and uncertainty about the future. These losses are rarely captured by conventional assessments, yet they shape everyday life in profound ways.

Their stories demonstrate that the impacts of climate change extend far beyond economic damages. They affect health, dignity, opportunity, wellbeing, agency, and the ability to imagine a secure future. Recognizing these experiences is essential for advancing disability-inclusive approaches to Loss and Damage and ensuring that climate policies address not only what people lose, but also what they need to live with dignity and hope.

Challenge	Effect on Persons with Disabilities and Families
River erosion	Displacement, insecurity, interrupted treatment
Flooding	Reduced mobility and evacuation challenges
Distance from hospitals	Delayed treatment and increased risk
Limited transport	Difficulty accessing services
Poverty	Inability to sustain healthcare and therapy
Educational barriers	Restricted human development
Caregiver burden	Increased emotional stress
Environmental uncertainty	Anxiety about the future

Stories Behind the Data







Photographs illustrating household visits, community consultations, field observations, and data collection activities conducted as part of the NELD case study research.

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