



# Climate Bridge Fund

**CBF is a trust fund established by BRAC with support from the Government of Germany through KfW.**

**CBF expresses gratitude to all the stakeholders and implementing partners for their participation.**

**This is a series of stories of people most affected by the impacts of climate change and how they are building resilience supported by BRAC's Climate Bridge Fund through KfW.**

**BRAC is an international development organisation founded in Bangladesh in 1972 that partners with over 100 million people living with inequality and poverty to create opportunities to realise human potential. BRAC is known for its community-led, holistic approach and delivering long-term impact at scale. BRAC works with communities in marginalised situations, hard-to-reach areas and post-disaster settings across Asia and Africa, with a particular focus on women and children. BRAC operates as a solutions ecosystem, including social development programmes, social enterprises, humanitarian response, a bank and a university. BRAC is born and proven in the south, has become a world leader in developing and implementing cost-effective, evidence-based programmes, and has been recognised as the number one development organisation in the world for multiple consecutive years by Geneva-based independent media organisation, NGO Advisor.**

**“The river swallowed three quarters of my village. I moved and rebuilt, and now I’m leading others to do the same.”**

## Parvin Begum

Greenland Abashan, Ward no: 21

Khulna City Corporation



A cup of steaming hot tea from Parvin Begum’s shop helps many in Greenland Abashan to kick start their mornings. Parvin is a known face in the informal settlement, having lived there with her family for 30 years now.

Parvin is known for her tea, but what she is known for by many more is her voice. Parvin is a vocal critic of the ways in which her community is forced to live. Parvin moved to Greenland Abashan in Khulna, southern Bangladesh, after a flood destroyed Bhandaria, her village, in 1988. Three-quarters of Bhandaria was lost to river erosion.

Greenland Abashan was overflowing with waste and had no roads or drainage when Parvin and her family arrived. Everything was different from their previous life in Bhandaria. While the rainy season was a gift in Bhandaria, which watered the crops and replenished the soil, it was a curse in Greenland Abashan. Their new house flooded almost every time rain fell. They started falling sick frequently and struggled to access basic services.

Parvin was determined to change this new reality, for her family and everyone else in the settlement. She started speaking to her neighbours about the challenges they shared

and going to the local community leaders and ward councillors to find ways to address them. It wasn’t a quick or an easy process, but today she is seen as a trustworthy representative for local non-government organisations to collaborate with, and has been involved in a number of projects that have improved living conditions in the community.

People like Parvin, who are the closest to the challenges, are also the closest to the solutions. Initiatives like BRAC’s Climate Bridge Fund (CBF), which channels funds from large donors to local nongovernmental organisations to implement direct climate action projects, ensure these voices are at the centre of community development. Local committees, composed of people like Parvin, are at the core of many CBF-funded projects. Parvin is one of the participants of Caritas Bangladesh project, funded by CBF. Through this initiative she has received capacity building training which helped her develop leadership skills and become a member of the Slum Development Networking Committee in Greenland Abashan, a platform created by local non-government organisation Caritas Bangladesh as part of a CBF-funded project. Composed of 10 representatives from Greenland Abashan, the

committee provides a way for organisations wanting to work in the community to understand which challenges are the most urgent, and how they can ensure their work will be effective and have lasting impact.

“We hold two monthly meetings, where we discuss the challenges we are facing. We identify which areas those are in, who needs support and to what extent, and then we communicate with the local organisations that want to work here. A chart is created and distributed through the neighbourhood to let everyone know what is happening” says Parvin Begum.

Increased funding for climate adaptation is direly needed across the world, particularly in the countries most vulnerable to climate change. Equally crucial is that adaptation initiatives are locally-led, prioritising the lived experience of people like Parvin, to avoid maladaptation and deliver vitally-needed support to face the climate crisis.

**“What does it take to thrive in school? For me and my classmates, it was something basic - and crucial.”**

## Shahid Nazmul Haque Girls High School

Kadirganj, Ward no: 13  
Rajshahi City Corporation



Nusrat Jahan Rupa used to watch the same scene play out every day at Shahid Nazmul Haque Girls High School when classes broke for lunch: long queues would form in front of the few working toilet facilities.

Students would spend much of their break not eating or catching up on schoolwork, but waiting to use the bathrooms, particularly girls who were menstruating. Even when students were able to use the facilities, Nusrat remembers, they often lacked soap and were hardly welcoming places.

“The bathrooms did not allow sunlight or air to pass through, which made them uncomfortable places to be in,” Nusrat says.

The result was that Nusrat’s classmates were often forced to leave school to deal with their hygiene requirements, a common scenario in Bangladesh. According to the International Centre for Diarrhoeal Disease Research, Bangladesh, approximately 30% of girls are absent from school three days each month due to menstruation-related issues. During the dry months leading to the monsoon season, a water-crisis coupled with elevated temperatures drastically reduces the number of girls coming to the schools.

Abbas Uddin Ahmed, the principal of Nusrat’s school, realised how urgent it was to improve hygiene facilities at his school. More than 80% of his students come from families with low incomes, he said, and half of the students had been displaced from other parts of the country due to climate induced disasters such as cyclone and storm surges, river bank erosion, drought and floods. School facilities fill a critical need for students like these.

The school’s needs are not unusual for the region. Rajshahi has been experiencing increasing temperatures and decreasing rainfall since the early 1980s. That, combined with over-extraction of groundwater to support farming, is contributing to drought-like conditions, and making access to water, sanitation and hygiene (WASH) facilities a significant challenge. Like Shahid Nazmul Haque Girls High School, many educational institutions lack adequate sanitation and hygiene infrastructure for their students.

Following discussions with the school’s authorities and the local government, a WASH block was set up at Shahid Nazmul Haque Girls High School by WaterAid Bangladesh in partnership with Village Education Resource Center (VERC), under the Climate Bridge Fund, to ensure that people like Nusrat who have been

displaced, can access resilient hygiene facilities. The block contains ten latrine chambers, with two compartments specifically built for menstrual hygiene management. Handwashing facilities and mirrors have been set up, while seating arrangements have been made to avoid long queues in front of the toilets. Outside the block, a drinking water station with water purifiers has been set up to meet the students’ needs.

With the implementation of the WASH block, Nusrat says her experience at school has changed. Students no longer have to miss school just to meet their basic hygiene needs. “We used to have a lot of absences throughout the month. That has gone down now, and no one hesitates to use the school’s toilets anymore”, she says. These WASH blocks are being maintained by the school management committee.

Too often, migration induced by the rising impacts of climate change results in significant changes in living conditions. Access to basic facilities needed for a life of dignity can become a challenge in locations where communities end up moving to. Efforts such as the Climate Bridge Fund works to establish such facilities so that people impacted by climate-induced migration have what it takes to rebuild their lives.

A woman wearing a red sari stands next to a newly constructed blue corrugated metal latrine. The latrine has a door with a small sign and a window. The background shows a rural settlement with simple houses and lush greenery.

**“Displacement meant a new city for my family. It also meant ridicule and discrimination.”**

**Provati Rani Roy**  
Sreerampur settlement, Ward no: 07  
Rajshahi City Corporation

Every year during the rainy season, the latrine near Provati Rani Roy’s home in the Sreerampur settlement in Rajshahi would be severely damaged by floodwaters. Every year, she and her family would rebuild it, only to see it damaged once again.

The latrine caused severe social difficulties for Provati and her family. They migrated to Rajshahi city from Chorghat, after river erosion destroyed their home and washed away everything they had. But when they moved to the city, Provati’s family faced discrimination from their neighbours due to their ethnicity. They lived among five other families who are also considered socially excluded, and the families shared one latrine among themselves.

Odour from the chronically damaged latrine only increased the stigma they collectively experienced. It also led to health hazards like diarrhoea and intestinal worm infections. Neighbours refused to walk by, and the families were blamed for the condition of their facility.

“We had repaired the latrine several times. We couldn’t afford reconstructing the latrine, as it required a lot of money,” Provati says.

Living in poverty is much more than a lack of money. Often, it also means a lack of facilities,

social harmony and dignity. For people displaced by climate change, the challenge is often compounded when they move to urban areas, as not only are they away from the social connections they are accustomed to, many families are having to start over their lives in a new location.

The Climate Bridge Fund supports locally-led initiatives which work to ensure that communities displaced by climate change have access to sustainable facilities in urban areas. Through formation of community-based organisations and committees, change is managed by the communities themselves so that facilities remain even after projects come to a close.

Such community-based effort led to a needs assessment in the Sreerampur informal settlement, which showed the double burden faced by families like Provati’s: they had lost their homes to disasters, and were socially excluded in their new residence.

The project, funded by the Climate Bridge Fund and implemented by WaterAid Bangladesh and Village Education Resource Center (VERC), realised that construction of a new latrine wouldn’t be enough - rebuilding the infrastructure exactly as they were prior to a

disaster often recreates the same vulnerabilities that existed before.

A two-chambered community toilet was constructed next to Provati’s house. They were designed in a way to withstand water logging and other disasters that were frequent in Rajshahi, so the facilities wouldn’t be wiped out during the next major flood. The five families were trained on how to maintain the facilities, and an operation and maintenance mechanism was introduced, to enable them to bear the upkeep expenses themselves in the long run.

The improvement in hygienic conditions has created a healthier environment for the community. Provati also said the families have started to witness a change in people’s perceptions.

“My son’s in-laws used to avoid invitations to visit us,” she says. “A few days ago, my elder son’s in-laws came to visit and stayed for two nights. We’ve also noticed a change in our neighbours’ attitudes”.



**“My house went under water, and uncertainty followed me to a new city. Now, I am making a living by helping my new-found community live better.”**

**Motieur Rahman**

Bastuhara slum, Ward no: 09

Khulna City Corporation

After river erosion took Motiur Rahman's house in Bagerhat a decade ago, it took with it his means of livelihood. He was no stranger to extreme weather events, being born and brought up in the coastal region of southern Bangladesh. But how many times can one rebuild their lives from scratch just to wait for the water to subsume it all again?

Motiur along with his family had to take the biggest decision of their lives in 2009, to leave life as they knew it in rural Bagerhat and move to the city of Khulna in search of a better livelihood.

But the welcoming gift from the big city to Motiur and his family was sporadic income from a chronic lack of regular employment. He didn't give up, and started working as a labourer. In the meantime, Motiur's wife suffered a stroke and became paralysed, requiring near-constant presence of a caregiver. Motiur and his son often had to travel long distances in search of work, leaving his disabled wife at home alone. When the COVID-19 pandemic began, work became even more scarce, and Motiur's problems were compounded further.

In Khulna City's Bastuhara slum, where Motiur lives, waste treatment has been a long-running problem. For years, city authorities and the local community were struggling to collect and dispose of the household waste. The trash piled up, causing contamination of water bodies, waterlogging, and serious health hazards for the people.

The neighbourhood's Slum Development Networking Committee helped to identify the waste collection problem in Bastuhara, and with funding from BRAC's Climate Bridge Fund, Caritas Bangladesh and the committee members began setting up a waste disposal system. But first, the SDNC needed to appoint a waste collector.

When Motiur heard about the opportunity to work as a waste collector in his neighbourhood, he immediately volunteered. He would be working close to his home and it would allow him to be near his wife and better care for her. He would no longer have to leave her side to hunt for opportunities regularly. It also meant a stable income - Motiur wouldn't be living with the uncertainty him and his family had been facing since moving.

Motiur applied for the position and got the job. He now goes door-to-door with a waste collection tricycle van, to service the waste bins distributed to 700 households in the community. He is part of an effort that works synergistically - every household in Bastuhara settlement is doing their part to make their neighbour cleaner.

Each household pays BDT 20 (\$ 0.20) every month to the committee, to sustain the waste collection system. A share of that goes to Motiur's salary with a vision for long-term sustainability. Locally-led approaches such as this engages community members to identify and address their own challenges, and equips them with the structures and knowledge needed for longer-term and effective adaptation outcomes.

**“Cyclone Aila managed to crush my home but not my spirit. Now, I am sewing my life back together as a tailor.”**

**Morium Khatun**

**Notun Bazar slum, Ward no: 22  
Khulna City Corporation**



Morium Khatun vividly remembers the day in 2009 when Cyclone Aila crashed onto the coast of Bangladesh. She and her family had been preparing lunch when, with very little warning, the storm made landfall, and the river near her home swelled up.

“We could hear a lot of noise but it was not caused by the wind, and there was no rain either,” Morium recalls. “When we went outside, we saw the huge waves in the river as it was swelling up. We panicked. If the waves kept coming, there wouldn’t be any place left to take shelter. Within five minutes, our house was submerged”.

Morium and her family were able to escape the rising floodwaters by seeking shelter in a mosque nearby. A helicopter dispatched by the government would eventually rescue them, transporting them to a cyclone shelter. They stayed in the shelter for more than two weeks barely surviving, on one meal a day. It was then that the family made the difficult decision to move to Khulna city.

Morium’s new home in Khulna was nothing like she had experienced before. Three latrines were shared among 56 families.

The community relied on a single tube-well and that, too, did not provide water safe enough to drink. Drainage systems frequently caused waterlogging in the area, and the houses would be inundated when there were rainstorms.

Both of Morium’s parents started working, and she and her siblings were forced to discontinue school. Morium wanted to work. Through an initiative by BRAC supported by the Climate Bridge Fund, she trained in tailoring and eventually, built a tailoring shop in her neighbourhood.

Morium found success very early, earning a profit of BDT 7,000 (\$ 69.87) in the first month. Alongside her business, she started a kitchen garden to ensure that her family has easy access to fresh and nutritious food. She also received training on primary health care, and now provides basic health services to her community.

*“Initially, I went door-to-door to market my tailoring business.”* Morium remembers.

*“People in the area got to know about my business, and it started to grow. I also took some skills development training from BRAC, and learnt how to accurately use a number of*

*medical instruments. People here frequently face health issues, and I wanted to help in any way. They now visit me for check-ups”.*

Climate migration is not just the displacement of people. Skills and livelihoods, usually passed down from generations, are also rendered out of place. Communities are forced to rebuild their lives from scratch, and are often pushed into extreme poverty. Locally-led Initiatives like Climate Bridge Fund helps thousands of people like Morium access the context-specific tools they need to rebuild their lives. For Morium, she just needed a bit of skills training and access to finance to turn her life around.



**“My husband left us alone and starving. I then built and grew my business, repaired my house and ensured my family has everything it needs.”**

## Mukta Begum

Greenland Abashan, Ward no: 21  
Khulna City Corporation

When Mukta Begum's husband left her 17 years ago, she was determined to not be held back by his absence. Her daughter, who was born with an intellectual disability, was four at the time.

Mukta's parents had no stable income nor assets. Her parents would take care of her daughter when Mukta began to work at a ferry terminal to unload fertilisers off of cargo boats. It was hard work, and didn't pay much, but Mukta needed any amount of money. "My daughter's treatment has always been a priority", says Mukta.

Six years back, Mukta decided to start her own enterprise. She began selling vegetables at the market in Khulna's Greenland Abashan informal settlement, where she lives, using a small amount of loan from a local money lender. But the interest was high, making it hard to stay profitable.

In 2021, Mukta was introduced to a project in her neighbourhood, to support people living in poverty. She received a sum of cash to upgrade her vegetable enterprise. Turns out, Mukta is exactly the kind of entrepreneur

who can use small-scale financing to create a thriving, sustainable business.

With the support from Caritas Bangladesh's project funded by CBF, Mukta boosted her small business and began building her capital, and increasing her profits and savings. Now she saves approximately BDT 150 (USD 1.50) daily, after paying her household expenses. Mukta has dramatically increased her standard of living, and is making sure that her family is prepared for the future.

"My house used to go under water during the rainy season every year as the land is lower than its surroundings. A few months ago, I raised the basement and repaired the house. This cost around BDT 20,000 (USD 196), which I paid for by taking a loan and combining it with my savings. I am repaying the loan in instalments from my income - and still have savings at the end of the day! I am planning to visit the capital to see a good doctor, so that my daughter can get the best support", said Mukta Begum.

Like Mukta's family, thousands of people migrate to informal settlements in urban areas across Bangladesh, as a result of displacement from the impacts of climate change. The vulnerabilities in their new locations can be complex, from improper infrastructure, to lack of access to services and livelihood opportunities. Locally-led approaches, such as those financed by the Climate Bridge Fund, ensure that people are supported in ways that are relevant to them. In Mukta's case, all she needed was to be connected to the capital to expand her business - Mukta did the rest on her own.

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