

People's Adaptation Plans for Coastal Towns in Bangladesh

A Storybook

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People's Adaptation Plans for Coastal Towns in Bangladesh: A Storybook



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Adaptation Plans
for Coastal Towns
in Bangladesh**

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Shifting Shorelines

Picture a coastline where the rhythm of daily life is steadily undone by the unyielding forces of the climate crisis. The sea creeps closer each year, so the ground itself seems to shift beneath people's feet. Winds carry warnings of cyclones and storms that roar in from the Bay of Bengal. Floods swallow homes, while saltwater seeps into once-fertile fields, and livelihoods that sustained generations are washed away. The rains come too hard—or not at all—and the sun scorches with unbearable heat.

This is the urgent and growing reality for the people that live along the vulnerable shores of Bangladesh. They face relentless trials: fierce cyclones, encroaching salinity, destructive floods, erosion, tidal surges, unpredictable rainfall, and sweltering heatwaves. By 2050, research warns that these hazards could force about 13.3 million people from their homes.

Behind every statistic is a human story—of loss, resilience, and the will to adapt.

Many displaced families journey inland to overcrowded megacities like Dhaka, where they end up in sprawling informal settlements. Yet Dhaka is a city already straining under immense pressure. Its resources are stretched too thin to provide even the most basic services—safe housing, clean water, sanitation—to its current residents, let alone the millions who may arrive in the coming decades.

This reality demands a new way forward: targeted investments in Bangladesh's secondary towns to make them places where climate migrants are welcomed, not excluded. In turn, these migrants can become drivers of economic growth, helping the very towns that open their doors to thrive.

Secondary towns are not yet as overcrowded as Dhaka, but they often lack even the most basic

infrastructure. And what services do exist are under increasing strain from climate change: public buildings and private homes are regularly damaged or destroyed by cyclones and storms; fresh water sources are disappearing; and flooding, salinity, and extreme heat make daily life harder with each passing year. The arrival of new populations, also displaced by climate impacts, adds urgency to these challenges.

To transform secondary towns into climate-resilient, inclusive hubs, local institutions must be strengthened and community organizations empowered. Unplanned, reactive growth must give way to integrated, forward-looking development—bringing long-term residents and climate migrants together to build a shared, resilient future.

Bangladesh's national urban and climate policies recognize the potential of strategically located secondary towns—particularly those near economic hubs—to become inclusive, climate-resilient communities. By dispersing population pressures more evenly, these towns can grow sustainably while offering displaced families a genuine chance to rebuild their lives.

Climate resilience and migrant inclusion are inseparable. For migrants, resilience means finding a safe, supportive place to start over. For towns, it means having the capacity—social, economic, and infrastructural—to integrate new residents without leaving anyone behind.

There is no one-size-fits-all solution. Each town must tailor its approach to local realities, ensuring active participation from the most vulnerable. Formal planning must integrate climate risk, be inclusive, and remain grounded in community priorities.



Planning to Prosper

The People's Adaptation Plan approach—piloted by the Global Center on Adaptation (GCA) and BRAC in coastal secondary towns in Bangladesh—offers a clear blueprint. These Plans ensure that investments address the needs of those most at risk, strengthen climate resilience, and build on existing skills and social networks.

Launched in 2022, the Building Climate-Resilient, Migrant-Friendly Towns through Locally Led Adaptation initiative is supported by the UK Government's Foreign, Commonwealth & Development Office (FCDO). GCA partnered with BRAC's Urban Development Programme, the International Centre for Climate Change and Development (ICCCAD), and the Society for the Promotion of Area Resource Centers (SPARC) to pilot the process in Mongla Municipality.

Here, the most vulnerable residents worked together to map climate threats, identify priorities, and design their own route to resilience. For the first time, every house and structure in informal settlements was numbered and marked on a map. Each vulnerable household participated in a door-to-door survey, sharing information about their risks. This data was then brought back to the

community—along with projections of future climate threats—so residents could make informed choices in their own planning.

The outcome was more than a document. Community leaders gained the knowledge and confidence to speak with authority about their vulnerabilities, negotiate with local government, and secure resources to implement their plans. The success in Mongla spurred expansion in 2023–2025 to three other coastal towns—Patuakhali, Kuakata, and Burhanuddin—under the ADB-financed Coastal Town Climate Resilience Project. Through GCA's Adaptation Acceleration Program, ADB agreed to fund priority elements of the People's Adaptation Plans prepared by communities themselves.

This partnership brought together the deep community engagement expertise of BRAC and SPARC with the resources of an international financial institution—ensuring a locally led, data-driven process for climate resilience. This storybook celebrates the local leaders who made it happen. Residents who turned data into action, uncertainty into strategy, and vulnerability into a vision for a stronger, more inclusive future.



Standing Up to be Counted—And to Lead

The People's Adaptation Planning process is driven by the community. Community members are trained in data collection, climate change awareness, and facilitation skills. They step into new roles as community mobilizers and co-researchers, bridging the gap between technical expertise and lived experience.

The process starts with a community-led profiling exercise, carried out by these trained mobilizers. This initial scan identifies the informal settlements most exposed to climate risks. In each of the four participating towns, 20 highly vulnerable settlements were singled out for deeper investigation into the drivers of climate vulnerability.

In these settlements, the mobilizers numbered every door and conducted door-to-door surveys. Households shared detailed information on their livelihoods, access to services, housing conditions, land tenure, climate hazards, and migration patterns. The data was analysed, then taken back to the community in a transparent feedback loop—forming the basis for climate risk profiles. Equipped with this knowledge, residents worked together to identify hazards, rank risks, and document both current coping strategies and practical, locally viable adaptation measures.

From there, communities held visioning sessions—open forums where they defined what

climate resilience looks like for them, mapped out priorities, and proposed costed investments to address their most pressing needs. The result was each settlement's People's Adaptation Plan: a grounded yet aspirational roadmap combining local knowledge, lived realities, and actionable solutions.

The next step widened the circle. Stakeholder engagement moved first to the ward level, then to the town level, bringing in government agencies, private sector actors, and civil society. Ward and town-level People's Adaptation Plans were developed collaboratively, with community plans serving as the foundation.

Before adoption, each plan was validated—first by the communities themselves, then by municipal authorities—in joint meetings where priorities were fine-tuned, feasibility assessed, and responsibilities clearly assigned. Once approved, municipalities began incorporating these plans into their annual development agendas, embedding climate resilience into the core of long-term urban planning.

The process delivered more than a set of documents. It strengthened community leadership and understanding of climate risks, built trust between residents and municipalities, and created a data-driven framework and baseline to guide future climate adaptation investments.

People's Adaptation Planning Process

01
Stakeholder
mapping and
buy-in



02
Community
mobilization
and
organization



03
Forming
consortia



04
Scientific
climate risk
assessment



05
Identification
and training
of community
mobilizers



06
Settlement
mapping and
profiling



07
Household
numbering and
enumeration



09
Community
visioning and
goals, resulting
in plan and
investment
priority list



08
Community
climate risk
profiling based
on situational
analysis



10
People's Adaptation
Plan/s

1. Community vision and goals
2. Community resilience fund
3. Reflections on role of multi-level governance
4. Costed priority investments

An aerial photograph of a village in Nariketola. A large, rectangular pond is the central feature, surrounded by a low, light-colored earthen dam. The pond's water is dark and still, reflecting the surrounding greenery. To the north of the pond, a dirt road runs horizontally, with several buildings featuring rusted metal roofs. The area is densely populated with lush green trees and vegetation. In the upper left corner, another body of water is visible, bordered by a blue fence. The overall scene depicts a rural community's water management infrastructure.

Nariketola Takes Control of its Water Crisis

On the edge of the Sundarbans, Mongla lives with two opposing realities: the constant threat of rising salinity, cyclones, and coastal erosion—and the lure of economic growth through its port, industries, and new infrastructure. Nestled within this contrast is Narikeltola, a small settlement born in the aftermath of Cyclone Aila. It offered displaced families a place to stay, but not a place built for resilience.

Home to just 190 people, Narikeltola faced a crisis that touched every life: water insecurity. Most houses—tin walls, straw roofs—could barely stand against storms or heatwaves. There was no piped water. The settlement's only pond, once meant to supply drinking water to all 60 families, had long turned saline through poor maintenance and saltwater intrusion. Women walked or rowed up to four kilometers to fetch drinking water, a trip that consumed hours of their day and a share of household income. In the dry season, when travel was harder, many had no choice but to drink saline water from ponds or rivers, risking illness. Rainwater could help, but storage was scarce—most households had only small pots or pitchers that lasted a few days. The toll was heaviest on women, who also endured persistent reproductive health issues linked to poor water and sanitation.

So, when BRAC and GCA began the People's Adaptation Planning process, Narikeltola's

residents spoke with one voice: clean water had to come first. Sanitation, safe housing, and better roads mattered, but water was survival. Together, they designed a plan with four solutions—re-excavating and restoring the main pond with filtration and protective measures; installing a 100,000-liter community water tank; providing 20 household tanks of 2,000 liters each; and adding three new taps connected to the municipal supply. The rainwater harvesting (RWH) plant would ensure backup supply during dry months.

Today, clean water is finally within reach. A Water Management Committee oversees the system—setting rules like “no bathing in the pond,” reserving RWH water for emergencies, and conducting regular checks. Beyond infrastructure, Narikeltola gained something more powerful: control over its resources and pride in its own resilience.

The rainwater harvesting system installed in Narikeltola now supplies safe drinking water to all 60 households. Trained community members, guided by a Water Management Committee, oversee the solar-powered plant, which stores 5,000 liters of rainwater—critical during the long dry months.





“

I used to row to the mainland for hours just to fetch water. Now, I open the door and fill my pitcher.

-Fahima
Community member,
Narikeltola



Initially, the re-excavated pond was meant only for non-potable use, but residents saw more potential. If connected to a filtration system, it could meet drinking water needs across multiple settlements. Acting on this vision, BRAC and GCA installed a solar-powered Pond Sand Filter, providing year-round safe water for Narikeltola and neighboring communities.

For Fahima, the change was life-altering. “I used to row for hours just to fetch water. Now, I open the door and fill my pitcher,” she said. With time and energy reclaimed, families began planting vegetables along the pond’s edge. Spinach and gourds grew again in the softened soil. “The pond gives us water—and now food,” added Shefali, another resident.

Recognizing the potential for more, the community requested training in urban agriculture. BRAC and GCA partnered with the Upazila Krishi Officer to deliver hands-on sessions on saline-tolerant crops, sack gardening, and organic pest control. Soon, more courtyards turned green with homegrown produce.

Narikeltola’s transformation drew attention. Other communities visited to learn how to restore their own water sources. Locally, residents used their skills to advocate for improved sanitation, successfully securing support for a shaded community meeting space and 10 elevated hygienic toilets—funded through the municipality’s 2023–2024 development budget.

“We still have to strengthen our homes,” Fahima reflected. “But now we know how to raise our voice. We know how to plan. And we know how to build something better—together.”

Narikeltola’s story is about more than water—it’s about people reclaiming power over their future. Through unity, planning, and persistence, a displaced community not only adapted to rising waters, but rose with them—becoming a model for community-driven resilience.



Digonto Colony Negotiates a Water-Secure Future

Digonto Colony, located in the heart of Mongla Port Municipality, is home to nearly 128 families. It was originally established in 1958 by the Port Authority to provide housing for laborers working at the ship loading dock. Many residents are migrants from nearby districts such as Barisal, Bagerhat, and Noakhali, attracted by employment opportunities at the port. Approximately 23% of households include migrant members.

The colony initially consisted of tin shelters, which were replaced in the early 2000s by five four-story buildings. Since then, these structures have not been renovated. Years of exposure to cyclones, earthquakes, and increasing salinity have led to peeling plaster and paint, weakening the buildings and rendering them unsafe. As the population increased, more tin houses were constructed informally. Most homes remain fragile, and the absence of formal waste management and drainage systems intensifies problems like waterlogging, heatwaves, and saline intrusion.

The most pressing issue in the colony is water scarcity. Although the five multi-story buildings are equipped with water tanks, only two can store rainwater with minimal filtration. Families living in tin-roofed homes depend on small pots and pitchers to catch rainwater, which last only a few days. During the six months of the dry season, municipal water supply significantly decreases due to low pressure. This forces residents to use saline pond or river water for drinking, cooking, and

washing. This often results in waterborne and skin diseases, and reproductive health problems for women.

For Nasima, a mother of two, the persistent water shortage defines everyday life. Groundwater became undrinkable years ago, leaving the community reliant on a severely limited municipal supply that flows for only one hour each morning. Residents line up at taps located perilously close to open drains, collecting water slowly and with difficulty. “One pitcher barely lasts two days,” Nasima explained. “We drink less than we should, and many fall ill.” Contaminated pond water is the only option for bathing and washing, forcing difficult compromises that impact everyone—especially women and children.

Despite these hardships, the community’s resilience became evident when BRAC and GCA introduced People’s Adaptation Planning. Residents highlighted water scarcity as their top challenge, followed by housing and sanitation issues. Their solution centered on installing a large 40,000-litre rainwater harvesting system. However, building it on land they did not legally own seemed impossible—until the Community Adaptation Committee proposed placing the system on the neighboring Digonto Government High School’s grounds, allowing students and residents to share this vital resource.





“

The tanks gave us more than water, they gave us the strength to lead—and the courage to keep moving forward.

-Nasima
Community member,
Digonto Colony



With support from BRAC, GCA and the municipality, the community collaborated closely with school authorities, obtained necessary approvals, and contributed design ideas to reduce costs.

Nasima and others vigilantly supervised the construction, ensuring that the project truly belonged to them. Once completed, the rainwater harvesting system transformed daily life by providing clean, reliable, accessible, and safe water.

A Water Management Committee was established to ensure fair distribution and proper maintenance. “Only the committee controls the water points,” Nasima explained. “That way, the water lasts.”

Mornings in Digonto Colony are now much calmer. Children carry filled water bottles to school, and mothers cook without worry. Illnesses have decreased significantly. The success stems not just

from the new infrastructure, but from the community's sense of ownership and leadership.

The story of Digonto Colony goes beyond water tanks and pipes—it highlights the power of local voices and determination. From scarce resources to strategic solutions, from marginalized residents to confident negotiators, the community has shown that even informal settlements can drive transformative change.

Nasima's hopes now extend further. “Our homes are still fragile, and drainage remains poor. But we know how to speak up, how to ask, and we will keep moving forward.”

Their journey is a powerful example of what communities can accomplish when empowered to lead their own climate adaptation.





Growing Resilience in
Patuakhali

When the sea crept into their fields in Dashmina, the soil turned bitter with salt. Crops withered. Dreams dried up. Dipti and her family had no choice but to leave. They came to Koler Pukur Abashon in Patuakhali—a place of shelter, but not yet of safety. Her husband began driving an auto rickshaw, earning what he could, but the money was never enough.

Life here was harsh. The settlement's 86 households lived in tin and bamboo homes that trapped heat like ovens in summer and rattled under every cyclone's wind. Floodwater from poor drainage lingered for days during the monsoon, blocking roads and bringing disease. "During summer, it becomes impossible to stay inside," Dipti said. "We just wait for the sun to go down."

To feed her family, she tried planting vegetables in the yard, but the soil was cramped, the yields meagre.

When BRAC and GCA initiated the People's Adaptation Planning process, they asked the community what they needed most. They spoke of

drains, toilets, and safe water—long-term goals that would take time. But they also saw an opportunity for something immediate: rooftop gardens and poultry farming.

For the first time, Dipti felt hope. She learned to build a raised *macha*—a wooden platform above her roof—where leafy vegetables could grow, shading and cooling the rooms below. She was given seeds, tools, and chicks, along with training on how to care for them. Soon, her garden was lush with spinach, red amaranth, and gourds. The chicken coop bustled with clucking hens, each egg a small promise of food or income.

With vegetables and eggs to sell at the market, Dipti earned an extra 3,000 BDT (about US\$ 25) in three months. For the first time, she could buy school supplies for her children without waiting for her husband's wages.

Looking out over her green rooftop, she sees more than plants—she sees a way forward. "This is more than food," she said. "It's a life we can grow ourselves."





“

We didn't just get help—we learned to help ourselves, when floods come or heat intensifies, we now have ways to survive.”

-Dipti
Community member, Kolerpukur



Fourteen families received *macha* support, while 34 others gained skills through poultry training. Across the community, once-sweltering rooftops flourished with greenery, and households took steps toward dignity and stability.

This progress ignited wider interest—those with the means are eager to participate in future phases.

“We didn’t just get help—we learned to help ourselves,” said Dipti “When floods come or heat intensifies, we now have ways to survive.”

For Koler Pukur Abashon, adaptation is not just a response to climate threats—it’s an opportunity for transformation. From rooftop gardens to backyard poultry coops, resilience is taking root—nurtured by knowledge, collective action, and hope.





Bakful Begum's Road to Resilience

Bakful Begum, 48, is a widow living in Mach Potti—a fragile riverside settlement tucked behind the launch terminal of Patuakhali Municipality. Her journey here began with heartbreak: years ago, river erosion swept away her family home in Bauphal's Kachipara, forcing them to start over in search of safety.

They arrived in Mach Potti with nothing. Her husband worked long hours driving an auto-rickshaw to support their six-member family, while Bakful set up a small tea stall.

Determined to do more, she took a bold step—borrowing money to buy three goats. “It was a big risk,” she said. “But I believed in it. I had raised goats before. I just needed a chance.”

Within a year, she sold two goats, repaid the loan, and finally began to breathe a little easier. But life in Mach Potti remained precarious. Built on *khas* (land owned and controlled directly by the government) land in 1974, the settlement has no land tenure and residents are under constant threat of eviction. With only 30 households and 116 residents, it ranks fourth in Community Climate Vulnerability Assessment carried out by the residents of informal settlements in Patuakhali. Poor drainage leaves roads broken or submerged. Of eight shared toilets, only three work. Water is scarce, and cyclones, heatwaves, and erratic rainfall regularly disrupt daily life.

Bakful kept her goats inside her small tin home—not by choice, but because storms could easily kill them

or sweep them away.

“Storms are common here,” she said. “Keeping them outside means losing them permanently. Keeping them inside our home was unhygienic but I had no other option.”

When the People's Adaptation Plan process began, Bakful stepped forward. Alongside her neighbors, she joined planning sessions to map risks and envision a safer future. Disaster-resilient housing topped their list of needs, but without major funding or land security, they focused on urgent, achievable steps: better livestock practices, improved water and sanitation, and stronger livelihoods.

Goat rearing—already common among women—was a natural starting point. Conditions, however, were poor. The community proposed building climate-resilient goat sheds and sought help from BRAC and GCA. The response came quickly: families received elevated, durable shelters made of treated wood and tin, built to withstand storms and improve hygiene. Training followed—covering feeding, animal health, and climate-smart livestock care.

“I never realized how much difference these small changes could make,” Bakful said. “Now the goats are healthier, the smell is gone from our home, and I get better prices at the market.” With her earnings, she pays her children's school fees, buys essentials, and even manages to save a little.





This goat shed gave me more than money, it gave me back my confidence. Now I know we can fix our lives.

-Bakful
Community member, Machpotti



Bakful is one of 23 families who received a goat shed and training. The benefits reach far beyond income. The community has grown more organized, more vocal—negotiating with the municipality, planning upgrades, and tracking their own progress. Bakful is among them, not just as a beneficiary, but as a quiet leader.

“This goat shed gave me more than money,” she said. “It gave me back my confidence. Now I know—we can fix our lives.”

In a corner of Patuakhali once defined by loss, the people of Mach Potti are reclaiming control. Their journey proves that real adaptation doesn’t begin with outside experts—it begins with people who have lost everything and still choose to rebuild.





Miraj's Story:
From Fishing Nets to
Ocean Views

In North Panjupara, life is a daily battle against rising salinity, erratic rainfall, frequent cyclones, and intensifying heatwaves. For years, young Miraj followed the family tradition of fishing. But as the sea grew unpredictable, the catch no longer fed his family.

"At least the soil used to feed us," he says. "Now it's turning white." Farming collapsed, water sources became undrinkable, and the single 125-meter road into the community flooded during high tides or heavy rains. Only one water point serves all 288 residents, and all five toilets are unusable. Outdoor work under relentless heat became unbearable. Cut off from reliable livelihoods and basic services, life in North Panjupara became a daily test of survival.

With both fishing and farming failing, Miraj was losing hope—until a new option emerged. Through their People's Adaptation Plan, Miraj's community identified their priority needs: climate-resilient housing, alternative livelihoods, and better roads, drainage, and water. Housing

topped the list, but the cost, lack of land tenure, and need for municipal support put it out of immediate reach.

The community focused on feasible, impactful actions they could implement quickly. One solution stood out: building skills for the local tourism boom. Tourism in Kuakata, famous for its rare views of both sunrise and sunset over the Bay of Bengal, is booming. Hotels, guesthouses, and restaurants are multiplying, but demand for trained staff far exceeds supply. So hospitality skills training made it into the People's Adaptation Plan.

"Hotels were popping up, but there weren't enough trained staff," Miraj explained.

GCA and BRAC partnered with Caritas Fr. C. J. Young Technical School to deliver a 30-day course on tourism. Miraj, a quiet but determined participant, signed up because fishing no longer sustained his family, and he felt he had run out of options.





“

I didn't think there was anything else for me. But this training opened a door for me.

-Miraj
Community member, North Panjupara



"I didn't think there was anything else for me. But this training opened a door," he said.

Today, Miraj works at the Ocean View Hotel, earning 11,000 BDT a month (US\$ 91) and paying for his sister's education.

"People used to think I had no future. Now they treat me with respect. I feel proud."

He's not alone. Many trainees are now employed, challenging old perceptions and proving that

skill-based jobs are not only respectable—they are powerful tools for climate resilience.

For Miraj and others, adaptation is more than building infrastructure—it's creating opportunity. And in North Panjupara, each new paycheck is proof that a community on the climate frontlines can shape its own future.





Shima's Story of Hope and Renewal

When Cyclone Sidr tore through coastal Bangladesh in 2007, it swept away Shima's home and upended her life. In the years that followed, she resettled in what is now called the 60 Houses Community of Kuakata Municipality.

Built first with government support and again after the Cyclone with help from the British Red Cross, the settlement is home to 52 families and 191 people. Dangerously exposed to the climate shocks that define life across Bangladesh's coast, 60 Houses Community ranks seventh in the vulnerability index for informal settlements in Kuakata. This vulnerability index was generated as part of the People's Adaptation Planning process.

About 90% of residents in the settlement rely on fishing, earning an average of BDT 21,573 (US\$ 179) a month. Life is fragile. "Even a little rain used to flood our homes," Shima recalls. "We couldn't cook or go anywhere. Once, my neighbor needed to get to the hospital, but there was no way out." Unpaved roads dissolve into thick mud after each rainfall.

Sanitation was equally grim: only 50 private and one shared toilet served the entire community, often flooding during high tides and spreading waste into the streets and ponds. Drinking water came from seven deep tube wells, but for cooking, families used pond water because the well water was heavy with iron. "Those days were truly difficult and stripped us of our dignity," Shima says.

Armed with data from household surveys and vulnerability assessments, the community

developed a People's Adaptation Plan. Housing was their top priority—saltwater had eaten away at walls and roofs—but building safe homes required large investments, secure land rights, and time. So they focused on what they could change now: sanitation, drainage, and road improvements.

The Plan called for 350 meters of deeper, wider drains; repairs and elevation for 80 meters of road; and better toilets and waste management. With a clear budget and design, Shima's committee approached BRAC, GCA, and the Kuakata Municipality. The Municipality offered engineering expertise, BRAC and GCA provided funding and technical support, and the community contributed their knowledge of water flow and land. They also monitored the work closely, making sure every detail served their needs.

The results transformed daily life: a functional drainage system, passable roads, and improved household toilets. "We used to be stuck inside during rains, kids missed school, and emergencies felt impossible," Shima said. "Now, those problems are gone."

The changes did more than ease movement—they boosted the local economy. Residents who once relied solely on fishing began driving vans, starting small trades, and finding temporary work during construction.

"We saw hope, not just buildings," Shima reflects. "We saw our own hands in the change."





“

We used to be stuck in our homes during rains, kids missed school, and emergencies felt impossible. Now those problems are gone.

-Shima
Community member, Shatghor



Challenges remain. Nearly 90% of homes are still made from old, salinity-damaged corrugated iron sheets. The community now seeks funding for climate-resilient housing for 32 families—costing an estimated BDT 9.28 million (US\$ 76,000)—and a women-friendly multipurpose cyclone shelter, budgeted at BDT 13 million (US\$ 107,000).

“We’ve solved some problems,” Shima says, “but our houses still shake in strong winds. We need safer homes next.”

The 60 Houses Community—once defined by displacement—is now known for unity and vision. With a plan in hand and leaders like Shima at the helm, they are no longer waiting for change. They are building it, one road, one drain, and one safe step at a time.