



FTS

# Moving Towards Solutions

## Addressing Loss and Damage from Protracted Displacement in Bangladesh

*A case study on urban integration reprinted from*  
Missing in Climate Action?  
Displaced Communities and the Search for  
Durable Solutions (2025)

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Researching  
Internal  
Displacement

## Preface

We are pleased to release this case study as a stand-alone publication, excerpted from our research and advocacy report Missing in (Climate) Action? Displaced Communities and the Search for Durable Solutions: Bangladesh as a loss and damage case study (2025).

Drawing on field research in the Hajinagar urban informal settlement in Tongi in late 2024, this case study (Chapter 4 of the full report) examines how loss and damage is experienced among people living in protracted displacement. Foregrounding the voices of affected community members, it shows that losses and damages from climate change led to the displacement of many people to Hajinagar; that displacement, itself, is still experienced as loss and damage by many in the informal settlement, even years after they were forced from their homes; and how, in the absence of meaningful government interventions, their displacement became protracted, resulting in cascading intergenerational losses and damages. Unfortunately, the case studies in the full report, including that of Hajinagar, also show that protracted displacement and associated losses and damages are prevalent in Bangladesh.

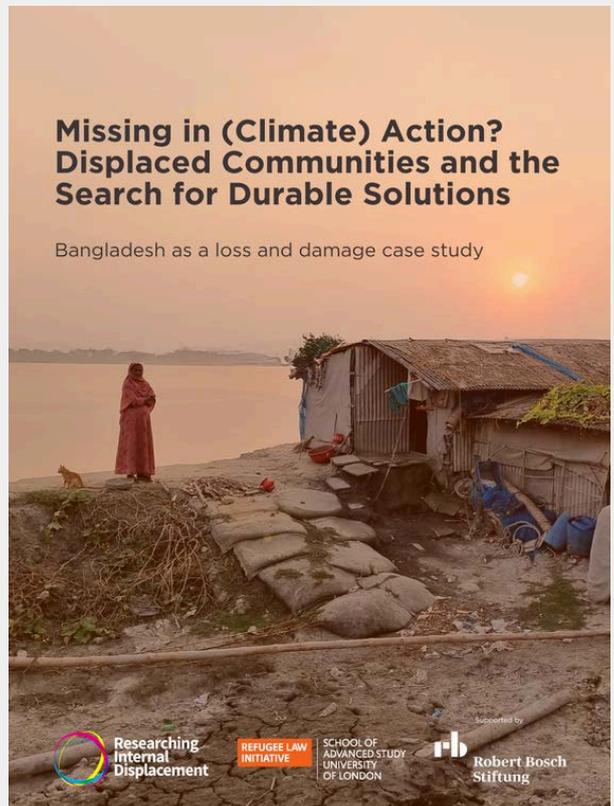
Encouragingly, the Hajinagar case study also highlights a promising 'good practice' development intervention by the Sajida Foundation, a highly respected Bangladeshi NGO. Participation in the programme, named Sudin ("Good Days"), is not limited to displaced people. Sajida enrolls people in the Sudin project based on need, not mobility status. Yet, most of the people we interviewed had, in fact, been displaced to Hajinagar after experiencing climate-related disasters.

Loss and damage associated with displacement is multidimensional, with both economic and non-economic impacts. The programme's participants describe how Sudin's multifaceted workstreams, targeting livelihoods, household savings, education, healthcare, mental health and access to social services, helped restore agency, self-sufficiency and hope. Vital to the programme's success is Sajida's emphasis on psychosocial wellbeing, positive behavioural change, community participation and the empowerment of women and girls in each of their workstreams.

### The Silent but Growing Crisis of Protracted Displacement

Bangladesh, like many other climate-vulnerable developing nations, faces a growing but under-acknowledged crisis of protracted displacement related to climate change. Our full report argues that this under-acknowledgement is primarily a problem of political will and funding, not data, though better data on displacement is needed.

Internal displacement triggers human rights and other protection obligations of states, and although people in protracted displacement are not difficult to identify in Bangladesh – living on riverbanks, protective levees, rural roads and urban streets and in informal settlements – they are often missing in climate change policy and programming. Often mislabeled 'migrants', a more voluntary mobility status that doesn't trigger the same level of state duty-bearer obligations, people displaced in the context of climate change struggle to access basic human rights protections, including their right, as



displaced people, to a durable solution, which has been described as a “process for rebuilding shattered lives by reversing displacement-specific losses”.

Some of the worst losses and damages associated with displacement stem not from the initial displacement but from the erosive coping that can happen in the absence of state protections and as displacement becomes protracted. Yet, when displacement goes under-acknowledged by governments and development actors, the extent of loss and damage experienced by affected people – and, indeed, an entire country such as Bangladesh – is not captured in loss and damage estimates.

### **Protracted Displacement and Associated Loss and Damage are not Inevitable**

Sajida’s work in Hajinagar demonstrates several ways that protracted displacement and related economic and non-economic loss and damage can be meaningfully addressed. However, government engagement at the national and local levels is still vital to fully resolving protracted displacement.

As detailed in our report, Bangladesh boasts an internationally regarded National Strategy on Internal Displacement Management (NSIDM, 2021) and Action Plan (2022), which, together, provide an excellent framework for implementing durable solutions programming. However, the NSIDM and Action Plan have struggled to gain sufficient traction across Bangladesh’s complex bureaucracy. Symptomatic of this, neither Bangladesh’s National Adaptation Plan (2023) nor its Nationally Determined Contribution 3.0 (2025) reference the NSIDM frameworks. Relatedly, in climate action in Bangladesh, and in many other climate-vulnerable countries, durable solutions are but a footnote, to the detriment of growing internally displaced populations.

Our full report also argues that the legal and normative definition of “duty-bearers” must be expanded to include major greenhouse gas-emitting nations. We believe the time is now ripe, given the ICJ’s favourable advisory opinion on the Obligations of States in Respect of Climate Change, to shift multilateral policy and finance goals toward human rights, climate justice and shared responsibility. The slow-moving, underfunded and technocratic approaches of the UNFCCC and the Sendai Framework on Disaster Risk Reduction are not prioritising or delivering the protections and solutions needed to prevent and resolve protracted displacement. Countless people displaced in the context of climate change have been left behind already—and even more will be left behind unless this silent crisis of protracted displacement is acknowledged and priorities change.

Better outcomes are still possible. Sajida’s Sudin project, and the other interventions by Bangladeshi NGOs highlighted in our full report, show what can be achieved through thoughtfully designed and implemented programming. Government involvement, however, is critical to ensuring that full solutions are achieved and durable. These promising civil society interventions invite us to envisage the greater outcomes possible with the full participation of states working collaboratively with one another and civil society to address the growing crisis of climate-related protracted displacement. It is not too late to prevent and resolve this growing injustice.

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*Moving Towards Solutions: Addressing Loss and Damage from Protracted Displacement in Bangladesh.*

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In association with the Refugee Law Initiative, School of Advanced Study, University of London

Cover photo: Dyuti Rifat, Hajinagar, 2024



Hajinagar, Tongi. Photo by Tanjib Islam, 2024

# Project Sudin

## A Case Study on Urban Integration

Hajinagar, Tongi



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

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

## 1. Context

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

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

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

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

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

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

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



Hajinagar, Tongi. Photo by Tanjib Islam, 2024

Residents speak of the challenges of living this way:

The Ijtama will take place in January. For that reason, all of the households here in the field will shift to the riverbank and stay there until the Ijtama is over. We don't have anywhere else to go. Even if it is dangerous, there are no other spaces...Every year, we must tear down our house, live somewhere else, come back and rebuild it. [Rebuilding will cost] around 5 to 6 thousand taka, an added burden on our already burdened lives.

Every year, they dig a huge hole here and dump all the garbage generated by this event. Then, after Ijtama, we move back here and set up houses on the pile of garbage. The insect infestations and the unbearable smell are the worst parts of it. We wouldn't have experienced this if the river hadn't taken away our house. Our lives got ruined by the river.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## 2. Displacement and the Journey to Survive

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

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

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

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

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

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

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

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

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

Four years ago, I lived in Barisal...After my house was demolished [by a flood], I couldn't find anywhere to live. I tried but couldn't find work. Then I travelled to Dhaka, owing to a lack of food...I came to the city because all of my family was there. Otherwise, I would not have dared to arrive [at this place]. I had to come here because I didn't receive any [humanitarian] assistance.

I'm from Bhola. After the river destroyed our house, I came here to Dhaka. This was extremely painful. Now, as I recollect, it breaks my heart. I could not save a single thing from my house when it got eroded away.

I came to Dhaka with only the saree I was wearing, the only thing I could save from my house.

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

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

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

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

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

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



Tongi. Photo by Dyuti Rifat, 2024

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

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

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

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

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

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

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

Furthermore, inflation, which has increased dramatically in Bangladesh due to COVID-19 and in the aftermath of 2024 political upheaval, contributes to people's insecurity:

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

### 3. Other Sources of Insecurity

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

I used to collect rubbish from the Turag River after the Ijtema and resell it. Some harmful compounds from there became embedded in my fingernails, and I developed an infection. I could not receive treatment. I didn't have any money. Eventually, I went to the Tongi Government Hospital. The doctors there told me that they would have to cut off my hand. The doctor basically said that he'd have to amputate my entire hand.

Then I wondered, who would feed me if my entire hand were detached. [Later,] unable to bear the agony, I went back to the hospital. Then, they cut off all of my fingers. I'm continuing to work with this hand. [Against the doctor's advice, she insisted that the hand not be amputated.]

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

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

Withdrawal from formal schooling is especially impactful on girls:

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

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

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

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

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

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

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



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

#### 4. Loss of Wellbeing, Feeling Trapped, and the Desire to Leave

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

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

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

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

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

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

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

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

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

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

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

## 5. Sajida Sudin (Good Days) Programme in Hajinagar, Tongi

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

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

### Programme overview

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

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

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

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

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

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

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

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

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

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

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

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

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

***“Sudin entails empowering people to take control of their own wellbeing.” - Sajida project officer.***

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

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

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

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



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

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

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

***“They made us understand the importance of education.”***

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

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

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

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

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

### **Sudin programme impacts**

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

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

***“Nobody feels at ease mentally in this slum.” – Sajida programme officer***

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

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

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

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

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

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

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

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

### *The value of a multifaceted approach*

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

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

Honestly, I knew nothing about savings before joining the Sajida Foundation's project. They explained how the money I had saved would come in useful when I needed it most. I never believed that even if I saved 10 or 20 taka at once, it would not be a significant sum, but it could be helpful in times of need.

I completed the 18-month short-term savings scheme...I couldn't save much because I had also borrowed money [that I needed to repay], but I was able to save 5,146 taka. After my daughter developed jaundice, I withdrew the entire amount [to pay for her care]. I now realise the benefits of saving money.

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

### *The prioritisation of women and girls across Sudin workstreams*

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

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

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

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

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

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

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

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

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

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

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

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



Tongi. Photo by  
Tanjib Islam, 2024.

### *The importance of mental health interventions*

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

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

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

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

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

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

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

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

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

### *The power of community*

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

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

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

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

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

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

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

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

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

### **Further observations on Sudin**

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

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

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

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

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

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

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

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

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

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

## Endnote

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

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

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

## Acknowledgements

This research and advocacy project was made possible by a generous grant from the Robert Bosch Stiftung. We are most grateful for their support. The views and findings in this report should not be attributed to the staff, officers or trustees of the Robert Bosch Stiftung. The findings in this study are the sole work of the research team. Community and NGO participants involved with the project did not contribute to the research analysis or write-up.

We are thankful to the Sajida Foundation for supporting our fieldwork and sharing their exemplary adaptation and development programmes with us, and to the International Centre for Climate Change Adaptation and Development (ICCCAD) for hosting the lead author during his time in Bangladesh.

A special thank you to Jessica Marasovic for the outstanding review of the manuscript and to Jane Vassiliadis for the exceptional formatting and design work. The lead author owes a debt of gratitude to Professor David Cantor, Director of the Refugee Law Initiative, for his support and guidance.

We are especially grateful to the community members who participated in interviews for this report. All shared their experiences with remarkable candour and passion. It was clear that most believed that sharing their stories could make a difference in a world struggling to deliver socioeconomic and climate justice. We share that conviction. The lead author would also like to thank his Research Associates, Dyuti Tasnuva Rifat and Tanjib Islam, for their companionship and guidance during our ten weeks of field research and for capturing the voices and experiences of those we interviewed with extraordinary empathy and compassion.

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**Suggested citation:** Miron, S., Rifat, D.T., Islam, T. 2026. *Moving Towards Solutions: Addressing Protracted Displacement in Bangladesh*. *Researching Internal Displacement*.

